

THE HOUSING SECURE INITIATIVE
HELPING FAMILIES OVERCOME HOUSING INSECURITY

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To my mom and dad, Wayne and Lou Ellyn Heth, who have both preceded me to glory. I am so grateful that you have always supported me in my educational endeavors.

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Whatever you have done for the least of my brothers and sisters,
you have done to me.

—Matthew 25:40

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ABBREVIATIONS

ACHS	At Home/Chez Soi
ACT	Assertive Community Treatment
HSI	Housing Secure Initiative
ICM	Intensive Case Management
RPC	RockPointe Church

ABSTRACT

Affordable housing is a problem in the city of Calgary, Alberta, Canada. As a result, there are families whose housing situation is tenuous. This thesis-project is an attempt to provide an exploration of a remedy to housing insecurity. The Housing Secure Initiative was a journey with six families over thirty-six months to help them move to housing security. RockPointe Church desired a deep, supportive relationship with these families, so they could experience true community. The church longed to treat people with the dignity and compassion that Jesus modeled. And it was their hope that these families experienced the redemption of Jesus Christ.

CHAPTER ONE

INTRODUCTION: THE PROBLEM OF HOUSING INSECURITY

The transformation of society is something I pray and long for, but how does one move transformation forward? When pastors stand in the pulpit, they often preach as if society should be transformed, but can this transformation happen? When Jesus came and said he ushered in the kingdom of God, what did he expect to see? It seems that the expectation of Jesus was that transformation of people, transformation of families, transformation of communities and transformation of nations would come from the good news of the gospel. Is this a realistic expectation? Is this something that one could expect to see in the world today? Or is this just something that Jesus did on a limited scale during his time on earth?

Jesus seemed to expect that this sort of transformation should happen. In John 14:12-14, Jesus says, “I tell you the truth, anyone who believes in me will do the same works I have done, and even greater works, because I am going to be with the Father. You can ask for anything in my name, and I will do it so that the Son can bring glory to the Father. Yes, ask me for anything in my name, and I will do it!” Jesus seems to expect greater things to happen in the world after he leaves than during his time on earth. The transformation that he introduced to the world should continue on a larger scale. It seems possible that the expectations of believers are too low, and the Spirit of God intends to bring much more transformation to individuals and communities.

While here on earth, Jesus spent much of his time with people who were in need. He went to those who were sick and knew that they needed help. In Mark 2:17, Jesus says, “Healthy people don’t need a doctor—sick people do. I have come to call not those who think they are righteous, but those who know they are sinners.” People who know they have needs are far more

open to help and transformation than those who think they have it together. So, Jesus spent as much time as possible with hurting people ministering to them and bringing them hope. My impression is that many churches seem to have neglected the need to serve the poor, the hurting, and the needy as a significant part of their service to the community. The tendency is to take care of those in the building because they are more convenient and easier to help. Jesus' direct call was for Christians to go out and look for those who need the most help. In Matthew 11:9-10, Jesus says in the parable of the great feast, "'Now go out to the street corners and invite everyone you see.' So the servants brought in everyone they could find, good and bad alike, and the banquet hall was filled with guests." Jesus desires that all people come to his table in the kingdom of heaven. And looking only inside the doors of the church causes those gathered there to miss out on the needy people Jesus Christ taught Christians to reach out to. He modeled that outreach with his life.

There are many reasons why this command is neglected. It is difficult to minister to the poor. It is costly to minister to the hurting. Churches are often distracted doing many other activities. There is riskiness to it that turns churches away from it. Or people think that the government is better equipped to deal with the issues. There is also the thought that other agencies are dealing with those problems, and churches do not want to duplicate their work. But Jesus was clear that those who follow him need to engage with people whom society rejects and enter relationships with the needy. This is the call of those who say they follow Jesus.

The Church Is Missing an Opportunity

In Canada, the church has lost its place in the centrality of life. It used to be that most people would attend some kind of religious service at least monthly. But more recent surveys

show that fewer people attend church services every year, and those attending services do so less frequently.¹ The church is increasingly moving to the margins of society. The impact of the church is lessening in Canadian life, but it is deeply needed. Canada has a vast social safety net as part of the fabric of its society. This safety net is managed and funded by the government and is helpful in maintaining the social standard in the community. We, as Canadians, are proud of it, but our country still has many needs. And it is proven that churches can fill the needs effectively. Canada's federal Minister of Finance wrote to the Canadian Secular Alliance in 2012 about the benefit of advancing religion, arguing that "providing charitable status for the advancement of religion is based on the presumption that religion provides people with a moral and ethical framework for living and plays an important role in building social cohesion."²

The church in Canada has an excellent opportunity to serve. Because of the gaps in social service, numerous non-profits have risen to help meet the needs of those who need help in society, but there is still a significant opportunity to help. Social services and non-profits do not have the same eternal hope that the church has to offer through Jesus Christ. There is much that the church can do to help people's temporal and eternal needs. And when one builds a relationship with someone who has a physical need, it provides an opportunity to also engage in conversation about spiritual needs. This offers the chance to see people drawn into the kingdom of God. If the church continues to remove itself from this arena of service, the church will miss out on a fantastic opportunity to bring lasting change into the lives of people who desperately need it.

1. Graeme Hamilton, "Canadians May Be Vacating the Pews but They Are Keeping the Faith: Poll," National Post, April 13, 2017, accessed January 21, 2019, <https://nationalpost.com/news/canada/canadians-may-be-vacating-the-pews-but-they-are-keeping-the-faith-poll>.

2. John Longhurst, "Church, State, and Tax Receipts," *The Winnipeg Free Press*, January 6, 2013, accessed January 21, 2023, <https://www.winnipegfreepress.com/arts-and-life/life/faith/church-state-and-tax-receipts-209772051.html>.

Opening the Door to Transformation

When the church steps forward into the areas of need that Jesus asks it to, transformation follows. When Jesus encountered people in need, it seemed that he brought transformation. In Luke 8:43-48, Jesus brought healing to a woman who had a problem with bleeding for twelve years. She approached Jesus amid a significant and pressing crowd and touched his garment. Immediately, she was healed.

Jesus knew that healing power had gone out of him, so he questioned the crowd looking for the one who had touched him. The woman eventually came forward, and not only did Jesus touch her but also restored her dignity. She was healed physically, and she was transformed. While she was bleeding, she was marginalized in a society that saw her as unclean. She was ashamed and could not be the woman she wanted to be. Jesus released her from that shame by healing her, and he restored her dignity by calling attention to her and announcing that she was healed. She was transformed and set free! Any time that Jesus came in contact with people and brought healing to them, there were apparent changes. Jesus brought transformation.

This type of story is consistent throughout the New Testament. Jesus comes in and meets a need, and transformation happens. It seems like a model that should be replicated by his followers if at all possible. Churches should look to discover areas God has provided for them to reach out and meet their needs. When this model is followed, one sees the transformation of the lives of all people who are engaged in the process. The people who are served are transformed. The people who are actively serving others are transformed. And the people who get a chance to observe this sort of service and love to others are transformed as well. Jesus uses these sorts of good works to usher his kingdom into this world, and the gates of hell cannot prevail against this (Matt 16:18). Jesus has invited the church to transform the world in which believers live. And so,

the invitation is to experiment and see if the service that Jesus commands would allow believers to see this type of transformation. Let me begin by looking into the context in which God has placed Christians for this experiment.

Calgary: A City with a Need

The city of Calgary is in the Canadian province of Alberta. Nestled in the foothills of the Rocky Mountains, it is in the geographic transition of the prairies into the mountains. Where the Bow River and the Elbow River meet is where Calgary first became incorporated as a town in 1884 and then as a city ten years later. Currently, the city has a population of more than 1,230,000, making it Alberta's largest city and Canada's third-largest municipality.³ Calgary is an international city of business that leans toward the white-collar worker. It has the second-largest concentration of corporate head offices in Canada and the most millionaires per capita.⁴ Calgary is regularly rated as one of the most liveable cities globally. In 2018, Calgary was ranked as the fourth most liveable city in the world.⁵

Amid all the accolades, this should not present Calgary as the perfect city. The city's climate can be pleasant in the summer but can also be subject to brutal winter conditions. Calgary has recorded snow every month of the year. The temperature swings can be extreme. The winters are cold, with temperatures of less than -20°C (-4°F) on average for twenty-two

3. "Population and Dwelling Counts, for Canada, Provinces and Territories, and Census Subdivisions (Municipalities), 2016 and 2011 Censuses – 100% data (Alberta)," Statistics Canada. February 8, 2017, accessed January 7, 2019, <https://www12.statcan.gc.ca/census-recensement/2011/dp-pd/hlt-fst/pd-pl/Table-Tableau.cfm?LANG=Eng&T=302&SR=1&S=3&O=D&RPP=9999&CMA=0&PR=48>.

4. "Why Calgary? Our Economy in Depth," Calgary Economic Development. 2018, 61, accessed January 7, 2019, <https://www.calgaryeconomicdevelopment.com/dmsdocument/22>.

5. "Vienna Ranked as Most Liveable City in the World," BBC News. August 14, 2018, accessed January 21, 2019, <https://www.bbc.com/news/business-45174600>.

days of the year.⁶ So, when Calgary deals with the inevitable problems of homelessness and housing insecurity, it becomes crucial that families have places to stay through the winter months. Despite Calgary's relative wealth as a city, many people struggle to make ends meet every month. This is a cause of great concern. As with other major centers in Canada, Calgary has its share of problems that run deeper than just the climate.

Specifically, in the city of Calgary, there is an extraordinary challenge of helping housing insecure people. Calgary continually ranks in the top five major cities in Canada for the cost of living. According to Vibrant Communities Calgary, a minimum wage earner in the city will have less than one dollar left over each month after paying for necessities.⁷ Regardless of current vacancy rates, finding affordable housing in Calgary is incredibly difficult. The city's affordable housing rates, already at crisis levels before the catastrophic flood of 2013, plummeted as a direct result of the flood. Even with recent increases in vacancy rates, Calgary Housing Authority estimates wait times of nearly three years before clients who are screened and vetted will be able to find housing. The available housing is often far out of the financial reach for someone from the working poor demographic.

Housing insecurity is not just about housing; it profoundly impacts psychological, emotional, social, and spiritual life.⁸ Women may choose to stay in abusive relationships for the sake of housing; an individual may remain in an unhealthy, illegal, and insecure space with

6. "Canadian Climate Normals 1971–2000 Station Data," Environment Canada, January 19, 2011, accessed January 20, 2019, http://climate.weather.gc.ca/climate_normals/results_e.html?searchType=stnProv&lstProvince=AB&txtCentralLatMin=0&txtCentralLatSec=0&txtCentralLongMin=0&txtCentralLongSec=0&stnID=2168&dispBack=0.

7. Janet Eremenko, "Poverty in Calgary: A Picture of the Incidence and Experience of Low Income in Calgary and Area" (Vibrant Communities Calgary, May 2018), 11.

8. Nabihah Maqbool, Janet Viveiros, and Mindy Ault, "The Impacts of Affordable Housing on Health: Research Summary" (Center for Housing Policy, April 2015), 1.

profound impacts on mental health and addictions.⁹ Family life is impacted when parents have long travel times on transit or have to work multiple jobs. Children are uprooted and pulled out of schools to move to where housing is available, or even removed from families, impacting their psychological and physiological development.¹⁰ Children and youth are put in risky and stressful situations. Girls, women, and boys are put at risk of being trafficked in the city and exploited for sex. Research shows that “the inability to keep safe and or stable housing accounts for 60% of all children who are at risk” of being trafficked.¹¹

Housing insecure families face more social isolation and loneliness. And both children and adults have higher rates of depression and poor health.¹² Putting families in safe and secure housing greatly diminishes the threats faced, the abuse and exploitation they must endure. This is why the Housing First model has been adopted in Canada. It is a model that has been adopted to address the issue of homelessness by moving people quickly into independent and permanent housing. With housing as the foundation, there is a subsequent move to provide additional support to help the families move to housing security. The basic supposition is that families are better able to move forward with their lives if they are first provided housing.¹³ Another hypothesis that was tested was that families will thrive if they are surrounded by a loving and graceful community of people to give them support. The families had an opportunity to respond to a survey of how a community of people helped them move from housing insecurity to housing

9. H. Turnbull, K. Loptson, and N. Muhajarine, “Experiences of Housing Insecurity among Participants of an Early Childhood Intervention Programme,” *Child: Care, Health and Development* (August 2013), 329.

10. Turnbull, Loptson, and Muhajarine, “Experiences of Housing Insecurity,” 331.

11. Katherine Bright, “The Spectrum of Slavery: From Housing Instability among Youth to Sex Trafficking” (MA, Boston College, 2011), 9.

12. Maqbool, Viveiros, and Ault, “The Impacts of Affordable Housing,” 4.

13. “Housing First,” The Homeless Hub: Canadian Observatory on Homelessness, accessed January 22, 2019, <https://www.homelesshub.ca/solutions/housing-accommodation-and-supports/housing-first>.

security. It seems integral that if families are going to move to housing security, they need this community. Relationship is the foundation that needs to be built up as the permanent foundation once housing has been established so that one can see transformation in the lives of these families. Without that relationship, people will likely continue to slide back into the destructive behaviors or patterns that got them into housing security in the first place.

Faced with all this, the church is uniquely equipped to respond to the poverty seen all around the city. Through the church, God longs to restore wholeness in the lives of others. This applies to all facets of the lives of families: spiritual, social, emotional, and material. The church, with each member of the body of Christ filled with the power of the Holy Spirit is, in fact, able to respond to each condition (social, relational, economic, and spiritual) of how poverty manifests in the city. The church has the resources, talent, expertise, and the power and the truth of the gospel in each person that is willing to engage in their community.

The problem of affordable housing is on the lips of the public, the municipal and provincial governments and in the media. Stepping into this issue and providing some relief could give the church the authority to speak to other institutions, agencies, and faith groups. It also could give the church a platform to launch into relationally driven, gospel-centered service to their neighbors. In short, providing safe and secure housing for people who lack it gives the real ability to love those in need. The potential for kingdom impact is enormous. The potential for bringing God's justice is immeasurable. What sort of a church is willing to step forward into this gap and try to fulfill a real need for the families of Calgary?

RockPointe: A Church Wanting a Mission

RockPointe Church was established in 1986. The church was one of ten churches planted within the city limits in the 1980s. Of the ten churches that were planted, only two churches made it through their first five years. The church averaged between 100 and 150 people in attendance each week until about 1996, when it purchased a permanent facility to house the church body. The facility was previously a Dutch-Canadian club conveniently located on the Trans-Canada Highway. The church grew quite rapidly after that purchase, and its foray into compassion ministries was necessitated by a growing body and the vagrants who came to the church from hitchhiking on the highway. As RockPointe grew, there were more and more needs in the congregation, and the church's compassion ministry expanded with the generous hearts of the people in the church. RockPointe Church had always been generous with money, but its members also knew they needed to grow their hearts for the poor and needy.

In 2007 the pastoral staff challenged the congregation to begin engaging in causes outside the church that served the AIDS crisis going on internationally and nationally. After hearing a message about the parable of the talents (Matt 25:14-30), the church was challenged to put this message to practical use immediately. An initiative, Compassion in Action, was set up that weekend that would randomly provide the church's small groups (and any small groups that wanted to participate) with \$500, \$750, or \$1,000 (one talent, two talents, or five talents). The group would then take that money, go outside the confines of the church, and create an event or activity that would raise more money and awareness (again, from outside the church) for the AIDS crisis in Canada and around the world. The small groups would then bring that money back to the church, and the church would give it to five different partners who were helping to mitigate the AIDS crisis. The church gave away \$50,000 to more than seventy small groups and

sent the groups to go outside the church and do the work. Each of the small groups went out and provided a variety of creative events that were designed to raise as much money as possible for RockPointe's partners. It took nine months for all seventy groups to report back and bring in the money they raised, and when they did, they raised more than \$550,000.

Even more impressive was what Compassion in Action did to the church culture and its character. The church was not only intellectually interested in hearing about the poor and needy but also wanted to do more. It was a pivotal point in the life and culture of the church that the leaders had not fully anticipated. The church began to care more and invest more. The money had come quite easily, but now more people wanted to get involved personally. And these people not only desired to give to important causes but also wanted to invest their time in the causes. And so, over the next few years, the church, which had now grown to three campuses, began to engage directly with the communities. Each of the campuses sought to find places to serve and invest directly in the needs of their communities. The church had people who took jobs in the social sector, and these became direct contacts for places and people to serve. RockPointe's heart grew, and the church deepened its investment in the local community.

But RockPointe also began to ask a more profound question. What was God calling the church to do that it, as a body, could call its own? What could the church invest its resources in to meet a need in the communities in which it was located? The church began by hiring a community engagement pastor whose job would be to help each campus engage more deeply in its local community. This pastor would also support all three campuses joining in a common cause that would unite the entire church in a cause that RockPointe would call its own. This was the role that I ended up taking to help our church move forward in engaging our local community more deeply. Members did not know precisely where God would lead them, so they began to

pray. Little did they know that the answer to prayer would come from a single mother visiting one of the campuses.

RockPointe: A Church Given a Mission

One afternoon the manager of the local chapter of the Boys and Girls Club brought one of her mothers into the offices at RockPointe Church. This mother introduced herself as Jacqueline and said she was concerned that she would have to move her family from the rental house they had lived in for the past few years.¹⁴ She was not evicted because of anything wrong she had done but because the landlord's nephew was moving to Calgary, and the landlord wanted to give him the place. Jacqueline had three months to find a home, but her income was fixed at \$1,300 per month and the best place she could find for herself and her two teenage children was \$1,500 per month. She had been looking for six weeks and could find nothing even close to suitable. She was worried about her children and what they would do when forced to move out of their place.

The leadership team at RockPointe Church saw this as God answering prayers. He was giving the church an arena in which it could help many families in the city. As a church, RockPointe did not know what it would do in this situation, but God had made it clear that the church had to do something. God had shown RockPointe that his call for it was to help families who were on the edge of losing their housing. As the community engagement pastor, I was tasked to put together a program to help people move from housing insecurity to housing security. The following weekend, I stood up in front of the congregation and asked for their help. Jacqueline needed a place to stay in the near future. As a church, RockPointe needed to gather a team of people to help develop a program that would help meet the needs of five housing

14. Jacqueline's name has been changed to protect her privacy.

insecure families. And seed money was required from the congregation to help grow a program that would help five families.

The result of the brief challenge to the congregation was overwhelmingly positive, signaling that God was moving and the church was ready to engage. Twenty households offered some sort of immediate (albeit temporary) housing for Jacqueline. Twelve people offered to be part of a team that would figure out how to establish a program to help five families. Just over \$25,000 was given that weekend to be part of the seed money to launch the project. It was an exciting beginning. Now came the challenge of figuring out exactly how to address the issue of housing insecurity for five families.

The Housing Secure Initiative Is Born

As the pastor of community engagement, I was called upon to lead the twelve people who had volunteered to help the church develop a plan to meet the needs of five families, beginning with Jacqueline. The group sat down and, over a couple of meetings, came up with a program and a methodology that would meet the goals and values of helping families. The group had identified at least three areas of focus. First, we wanted to see these families move economically from housing insecurity to housing security. Second, we desired these families to feel deeply connected to a healthy community that could sustain and help them to grow. And third, we hoped that this would lead these families closer to the foundational transformation of Jesus Christ, who alone can bring complete wholeness.

The team hoped that this program would allow RockPointe to continue to delve more deeply into sacrificing self and resources to meet the needs of the poor and needy. This would help the church body grow closer to Jesus and his heart for those who are needy and grow

members' discipleship in this way. The team also felt that if RockPointe continued to connect with outside organizations in the community surrounding its campuses and targeted families that lived closer to its campuses that the name of Jesus Christ and the impact of the people at RockPointe Church would grow in the eyes of those who were either hostile or indifferent to the church. The objectives of the team were clear. We wanted to help the needy and lead them closer to Christ. We wanted to help members grow closer to Christ. And we wanted to help those outside the church grow closer to Christ. It was a daunting and exciting challenge.

The pilot program was named the Housing Secure Initiative (HSI). The team decided to try and create a program with a foundation of relationship that would engage the entire church in developing a three-year relationship with five families from the community. The goal was to move these families from housing insecurity to a stable housing situation and then help them develop the skills and the community to move permanently into housing security.

Core Values of the Housing Secure Initiative

The core values are fourfold. The first is relationship. Developing community and helping people get into supportive relationships is integral to breaking the cycle of poverty. Finding secure housing is the beginning of the journey, but relationships are the foundation of moving forward. Each client is connected to many different supports and people in the community. The program desires to prioritize relationships over tasks or accomplishments in all its dealings.

The second value is dignity. All individuals deserve dignity and respect. Clients, landlords, volunteers, and team members are highly valued participants in the program, and as such, the team strives not to harm as we walk with clients, landlords, volunteers, and committee

members. The program aims to help people move from reliance to sufficiency within the community. The clients set their own goals and are personally responsible for moving toward them. The clients are aided in moving forward on what they view as a priority.

Compassion is the third value. God has created all people in his image. Genesis 1:27 says, “So God created human beings in his own image. In the image of God he created them; male and female he created them.” God calls believers to see people through his eyes and treat everyone with his love. The clients have walked through great difficulties in their lives, and they need great compassion. The value of compassion is delivered through the love shown by listening well and offering empathy to the clients. The client’s needs are prioritized even when they are complex or problematic.

The final value is redemption. Through Christ, all people have the hope of redemption. Those who have received this redemption are tasked to be ambassadors to redeem the world. Second Corinthians 5:20 says, “So we are Christ’s ambassadors; God is making his appeal through us. We speak for Christ when we plead, ‘Come back to God!’” The Housing Secure Initiative seeks to bring wholeness to all people by helping them understand the pervasive nature of the kingdom of God in their lives. Clients are introduced to the hope of Jesus Christ, and if they choose, they can seek to follow him.

Objectives of the Housing Secure Initiative

The length of the program was intended to be thirty-six months. The Housing Secure Initiative needed to identify sufficient numbers of appropriate landlords to provide affordable, healthy, safe, stable, and secure transitional housing for five low-income families. The program also needed to identify sufficient numbers of advocates, coaches, supports, and financial donors

to provide for the physical, spiritual, financial, mental, and relational needs of five client families. These needs would include diverse issues as chosen by clients. There would be requests to help with various financial hardships, educational requirements, legal needs, life skills, and counseling to assist with relational challenges. The objective for the five families would be to achieve a sufficient level of physical, spiritual, financial, mental, and relational wholeness. As a result, they would be able to move out of transitional housing and reside and flourish in the broader community.

Creating a Context for Transformation

The goal was to see transformation happen in the lives of the three groups of people involved in the program. The first group would be the housing insecure clients served by the program. They may be transformed by the community of the church gathering around them and the physical helps offered to them. The second would be those in the church who choose to follow the example of Jesus and serve in the program. This step of discipleship may be transformational to anyone who takes the challenge to give of oneself to others. The third group would be those outside the church who observe what happens when the church engages in loving others sacrificially. Jesus may draw attention to the good done for his kingdom, and people may be drawn to him. This is the kingdom of God revealed, and the results will be transformational.

The Poor and Needy

The goal is to reach out to housing insecure families and move them into housing security. The definition of “housing insecurity” is a “condition in which a person or family’s living situation is tentative, or to put it more bluntly . . . how close the family might be to

homelessness.”¹⁵ This is an area in which the church can help people move into a healthier place to raise their children. Assisting parents to move their children into a long-term stable situation is what Jesus calls believers to do when he asks them to serve those who are in need and to expect transformation in their lives.

The parent(s) of these families would be helped to become part of a community in which they can find support and relationship that will develop over time. They would increase their ability to be excellent parents and to seek help from a loving community of Christ followers. They would increase their ability to be interdependent with others to help them meet their needs. They would move to a point where they can also be helpers to others in this community. The children would also realize that this can be a place to call their community. They would recognize it as a place where they can come to be loved and helped as part of the family. The richness of the community within the church community would help these families, but it would be richer for having them be a part of it. And this would help the families grow beyond economic stability and help set them up for future stability within the healthy support systems of the church.

Those Who Follow Christ

The church would be transformed in discipleship as it serves those who are housing insecure. As the church obeys Jesus and helps the poor and the needy, it should expect to see that the church would grow in knowledge and love of each other and knowledge and love of Jesus. This is the building of discipleship. Those who take up this mantle of Jesus would have a focus outside of themselves, prayers outside of themselves, and activities outside of themselves. Their

15. Alex Beaver, “What Does It Mean to Be Housing Insecure?”, accessed January 19, 2019, <https://olympiamanagement.net/2018/05/what-does-it-mean-to-be-housing-insecure/>.

time would be spent building a relationship with someone else. They would try to walk with another person, so their activities would not focus entirely on themselves or their family. They would have to use part of their time to be flexible with someone else's needs. This is an excellent exercise for those who say they are followers of Christ. This is the call of Jesus. Their prayers would be directed to focus on others as well. They would be able not just to bring their own pressing needs to God, but also the needs of others. This would be eye-opening. Not only would their activities and prayers be focused outside themselves, but overall their focus would move outside themselves. As Jesus said, "He did not come to be served, but to serve and to give His life as a ransom for many." Jesus' focus was on others. When followers of Christ take the time to pray and build relationships with those in need, their focus will move there, making them more Christ-like. This is the goal of discipleship: to become more like Christ in all areas of life and shift focus away from self and onto others. This is what true love looks like.

People who take on this role of loving those in need should not think this will be easy. Jesus himself says in Matthew 16:24, "If any of you wants to be my follower, you must give up your way, take up your cross, and follow me." This is difficult and stretching, but it is what disciples need to grow in their spiritual life. Walking in the way of love is difficult but allows people the opportunity to grow. Instead of sitting on the sidelines, this type of engagement enables one to love actively in hard places, and that is an exercise that undoubtedly helps people grow. First John 3:16 says, "We know what real love is because Jesus gave up his life for us. So we also ought to give up our lives for our brothers and sisters." Real love takes sacrifice, and followers of Jesus are willing to sacrifice as did the Savior to serve those in need.

Those Outside the Church

When the church chooses to serve the poor and needy and love them as Jesus has shown, it speaks volumes to those people who are outside the kingdom of God. Jesus taught as someone who had authority. He had that authority because he knew what he was talking about, but he also practiced what he told other people to do. People recognize moral authority when they see it and experience it. This is the type of consistency that people outside the church are looking for the church to provide. People are watching the church, and whether they realize it or not, if church members say they follow Jesus, others expect them to do what Jesus did. When believers do not love the needy, others see the church as hypocritical. Christ followers say they are supposed to love everyone as Jesus did, particularly those people who are marginalized. Still, when believers are too distracted by doing things for themselves, they lose influence in society.

What is true for many in the church is that they are too busy or too distracted to help those outside the church. The unbelieving world looks at the church and asks, “What difference does it make that you believe in Jesus?” And they can make a case that it seems as if the church isn’t making a huge difference in the world. They can push believers to the margins because it looks as though they are not needed. But when Christ followers step in to serve the poor and the needy, and those outside the kingdom see this, they begin to understand the difference Jesus can make. When the poor and needy are treated with dignity and respect, people outside the kingdom see this, and they know there is a difference, they are moved by it. Jesus challenges believers, “You are the light of the world—like a city on a hilltop that cannot be hidden. No one lights a lamp and then puts it under a basket. Instead, a lamp is placed on a stand, where it gives light to everyone in the house. In the same way, let your good deeds shine out for all to see so that everyone will praise your heavenly Father” (Matt 5:14-16). The idea that Jesus puts forth is quite

simple. If those in the church shine the light of Jesus in their lives and show that light with good deeds, others will see this and give glory to God. If his disciples do what Jesus asks—to love the needy—those outside of the kingdom will see those good deeds and recognize that God is the one prompting those good deeds.

As a result, the church should become more impactful in its outreach. Not only would the people who are served be attracted to the kingdom of God, but also the people who observe it would be attracted to the kingdom of God. They would see what the church is doing and wonder what motivates people to love in this way. This display of love is always attractive. Jesus' life was attractive to many because of how he lived and loved. And as the church follows the way of Jesus consistently, the church's impact would be noticed in society. I have often heard people wonder aloud, "What good is going to church anyway?" But when they see the church serving or come along and serve together with the church, they can easily see that the gospel makes a practical difference in the lives of people who experience it. They can see or even be a part of seeing God's kingdom expand. It is a powerful witness to the truth of the gospel of Jesus Christ.

The church longs to see the kingdom of God come in the places where it is located. Jesus calls the church to live as instruments of transformation, and that is accomplished when the church serves and loves as he loved. The door to transformation is waiting for the church to walk through it in Calgary (or in other cities), and the fruit that can be realized is spectacular. Despite the social safety net in Canada, the city of Calgary has many families that fall through the cracks of having their needs met every month.¹⁶ This leads to the insecurity of all the family members, and they begin to experience the anxiety of potential homelessness. With families in the direct vicinity of RockPointe Church in need and the instruction of Jesus so clear, it should motivate

16. Stephanie Hilash, "Over 189,000 Calgarians Are Below the Poverty Line and the City Says We Need to Act," *Narcity Calgary* (October 1, 2020, modified December 20, 2021).

the church to see what transformation Jesus can bring to the community. The fruit of seeing the needy become more secure and healthy and the fruit of seeing those who are followers of Christ within the church grow in their discipleship, should be all the motivation needed. But added to that is the potential for the church's reputation to expand its impact on those observing its love, and this possibility should increase the motivation to move into this area of ministry.

Our ability to measure this transformation will come through the discussions we have with each of the groups of people we long to see impacted by the Housing Secure Initiative. Time will be taken to interview people from each of the groups and ask questions to see how they have changed because of being a part of this initiative. These interviews will give us insight into the depth of the transformation that this program provides its participants. May God use this Housing Secure Initiative to expand his kingdom more than RockPointe Church could ask for or imagine.

A Move to Action: The Housing Secure Initiative

Faced with all this, the church is uniquely equipped to respond to the poverty in the city of Calgary. God desires to restore wholeness to people's lives, and this applies to all facets: spiritual, social, emotional, and material. The church, even with its weaknesses, is still a powerful organization that is able to respond to each condition (social, economic, and spiritual) of how poverty manifests itself in the city. The church has the resource, talent, expertise (or partners), power and the truth of the gospel to do something about this, and with those resources we can move to action.

The problem of affordable housing is on the lips of the public, the municipal and provincial governments, and the media. Providing some relief from housing insecurity gives the

church the authority to speak to other institutions, agencies, and faith groups. It also gives a platform to launch into relationally driven, gospel-centred service to the people in geographic proximity. In short, providing safe and secure housing for people who lack it provides the church with a tangible ability to love its neighbours. The potential for kingdom impact is huge.

The Housing Secure Initiative is an attempt to create a program with a foundation of relationships that would engage the entire church in developing a three-year relationship with five families. The goal is to move these families from housing insecurity to stable housing and then help them to develop the skills and the community to move into housing security. When the church uses its God-given gifts and truly reaches out in love to those in need, I believe transformation will happen. This transformation would show itself in at least three different groups of people. It can be expected the families that are served would be transformed and moved toward housing security. It is also expected that the Christ followers who engage with the initiative would also grow in the depth of their discipleship. Additionally, it is expected that those who are outside of the kingdom of God would be moved closer to Jesus because of the good deeds they see and experience. The goal would be to see these five families and others be drawn closer to Jesus through loving and non-coercive actions. The desire of those initiating this program is to see people grow closer to Jesus Christ and be drawn into the kingdom of God.

Next, we will look at the biblical basis for the program, and the desire for the church to be part of the advancing kingdom of God. When we serve those in need, we see God's Kingdom move forward in power. After that it is good to look at the literature surrounding housing security and how it is best to address this problem that plagues the city of Calgary. The following chapter will describe in detail the program design. And the last chapter will take time to evaluate the results of the Housing Secure Initiative and see if it accomplished its desired goals. The

interviews of those who were impacted by the program will be the foundation of that determination. The Bible is replete with instruction to take care of the poor and needy. Let's take time to explore this instruction as we move into the next chapter.

CHAPTER TWO

THE THEOLOGICAL FOUNDATION FOR HELPING THE HOUSING INSECURE

The motivation for meeting the needs of the housing insecure comes from understanding the theological foundation for helping those in need. It is not an easy journey, but with the right reason and the right hope, the motivation for the arduous journey will be found. The heart of God is with those who are in need, and this is clear from the Bible. This chapter will explain the theological foundation for the journey to help those in need by better understanding the kingdom of God.

Jesus talks much about the kingdom of God coming and how this should be the motivation to seek God's direction and his kingdom here on earth. Jesus is the one who ushers in the kingdom and God, and he guides his disciples to proclaim the kingdom of God and acts in a way that ushers in the kingdom of God. It is imperative that proclaiming and acting are present as readers learn from Luke 4:17-19 when Jesus spoke of his mission.¹

Understanding kingdom of God theology is important to understanding what Jesus gives as instruction and example to the church. Taking time to overview the theological implications of the kingdom of God will be helpful to give the church direction as it reaches into the world. This theological framework helps tie together passages throughout the Old and New Testaments and shows the consistent themes that motivate God's people to bring shalom to the world.

The Old Testament prophets give God's direction to his people to live wisely among those outside of his chosen people and to be a blessing to them. In Jeremiah 29:4-7 there is a

1. "The scroll of Isaiah the prophet was handed to him. He unrolled the scroll and found the place where this was written: 'The Spirit of the LORD is upon me, for he has anointed me to bring Good News to the poor. He has sent me to proclaim that captives will be released, that the blind will see, that the oppressed will be set free, and that the time of the LORD's favor has come.'" (Unless otherwise indicated, Scripture quotations are from the New Living Translation.)

clear example of God's people being called to seek the good of the entire community.² Exploring this passage will show God's heart for the community. This is consistent in the Old Testament and continues through the arrival of Jesus.

In the New Testament, when Jesus begins his ministry he gives instruction in two passages that teach where those who follow him should invest for maximum eternal impact. In Luke 16:1-15 Jesus tells a parable that instructs how to invest in the lives of those people God has put into proximity of those who follow him. Those who follow Jesus are called to be shrewd in reaching out to those in need, using whatever means possible to lead people into the kingdom of God. Jesus is also clear that when his followers serve those in need, they and we, contemporary Christians, serve him (Matt 25). Serving those who are in need is what we will be judged on as we enter eternity.

The example of the fledgling church (Acts 2:42-47) shows how the people of God can use their resources to make sure that those with needs will find help and hope in the community. As the church expands through the known world, the epistles give instruction on how the church must continue to follow Jesus' example. James takes up the cause in his epistle when he instructs those followers of Christ "to show our faith by what we do" (Jas 2:18). A simple overview of what the other apostles direct the churches under their care to do rounds out the understanding of how those in the church are to meet needs.

Understanding all of this helps to lay the biblical and theological foundation to understand fully why meeting the needs of the needy is important to our heavenly Father. Specifically, it lays the foundation for the theology of the kingdom of God that motivates

2. "This is what the LORD of Heaven's Armies, the God of Israel, says to all the captives he has exiled to Babylon from Jerusalem: 'Build homes, and plan to stay. Plant gardens, and eat the food they produce. Marry and have children. Then find spouses for them so that you may have many grandchildren. Multiply! Do not dwindle away! And work for the peace and prosperity of the city where I sent you into exile. Pray to the LORD for it, for its welfare will determine your welfare.'"

Christians to reach out to those who are housing insecure. We do well to understand God's heart for these people as the church moves into the difficult journey of serving and helping those in need.

The Example of Jesus

When the church takes seriously Jesus' call to serve the poor and needy, the kingdom of God will be manifested in power. Jesus modelled a servant's heart and encouraged those who follow him to reach out to the world. The kingdom of God is ushered in through word (speaking the Good News) and service (finding ways to help the poor and needy). When Jesus started his public ministry, Luke 4:17-19 says,

The scroll of Isaiah the prophet was handed to him. He unrolled the scroll and found the place where this was written:

"The Spirit of the Lord is upon me, for he has anointed me to bring Good News to the poor. He has sent me to proclaim that captives will be released, that the blind will see, that the oppressed will be set free, and that the time of the Lord's favour has come."

Jesus speaks about proclaiming the Good News and how the kingdom will come and meet the needs of those who long to be set free. Jesus speaks and acts as an example to those who will follow him. The acting out of the Good News is serving others, and this, along with proclamation, ushers in the kingdom of God.

Acting Out the Good News

After washing his disciples' feet—an act of love, humility, and service—Jesus encourages those who follow him to do as he has done and serve one another: "I have set you an example that you should do as I have done for you" (John 13:15). Jesus, the Son of God, the King of kings and Lord of lords, led by serving, and he loved by serving. Jesus said, "I did not

come to be served, but to serve and to give my life as a ransom for many” (Mark 10:45). He washed his disciples’ feet. He ministered to the sick and raised the dead. He healed ten men with leprosy. Jesus spent time with people no one else cared to spend time with, and his life was characterized by service to those in need. He lived a life of compassion. Even when he faced criticism for the type of people he spent time with, it did not deter him from doing what was right. His call was to help those who were sick, not those who were healthy (Mark 2:17). His call was to reach out to those in need. This is a powerful motivator for those who want to follow Jesus.

The attitude of humility that Jesus displayed was compelling. He showed that serving others and humility go hand in hand. Philippians 2:5-7 says, “Have this mind among yourselves, which is yours in Christ Jesus, who, though he was in the form of God, did not count equality with God a thing to be grasped, but emptied himself, by taking the form of a servant, being born in the likeness of men.” Paul uses a form of the word for servant here which means “a slave (literal or figurative, involuntary or voluntary; frequently, therefore in a qualified sense of subjection or subserviency)—bond(-man), servant.”³ This is the type of attitude that followers of Jesus should display. Jesus had all the glory of the Father in heaven, but he gladly came to earth and emptied himself so that he could serve those in need. He came to serve and to give his life for those who needed him most.

3. Henry George Liddell et al., *A Greek-English Lexicon*, Rev. and augm. throughout / ed. (Oxford New York: Clarendon Press; Oxford University Press, 1996), <http://catdir.loc.gov/catdir/enhancements/fy0725/95032369-b.html>; <http://catdir.loc.gov/catdir/enhancements/fy0605/95032369-d.html>; <http://books.google.com/books?isbn=0198642261>.

The Proclamation of Good News

Jesus was also clear that the Good News is to be proclaimed, as he told his disciples, “Go and make disciples of all nations” (Matt 28:19; see vv. 18-20 for context; cf. Acts 1:8-9). He is concerned not only that his followers serve by performing acts that show hearts of humility but also that hope is shared through the message of the good news about the kingdom of God. There is a call to speak the gospel to people, so they can know Jesus Christ and his call to follow him. He was clear about this on many occasions. In Mark 5, Jesus frees a man who had been demon-possessed for many years, and as Jesus is about to leave, the man approaches Jesus and begs to be one of his disciples and come with him. But Jesus says, “Go home to your own people and tell them how much the Lord has done for you, and how he has had mercy on you.” The call is for the man to go and preach the Good News about Jesus. And verse 20 says, “So the man went away and began to tell in the Decapolis how much Jesus had done for him. And all the people were amazed.”

Paul is also clear about the call for those who say they are followers of Christ. In Romans 10:14-15, Paul writes about the incredible Good News of the gospel and how anyone can be freed if they approach Jesus. He says, “But how can they call on him [Jesus] to save them unless they believe in him? And how can they believe in him if they have never heard about him? And how can they hear about him unless someone tells them? And how will anyone go and tell them without being sent? That is why the Scriptures say, ‘How beautiful are the feet of messengers who bring good news!’” This is a call for all those who follow Jesus. Those followers should not only be about doing the works of Jesus but also about speaking the message of Jesus. In 2 Corinthians 5:20, Paul says, “We are therefore Christ’s ambassadors, as though God were making his appeal through us. We implore you on Christ’s behalf: Be reconciled to God.”

Followers of Jesus are his ambassadors to do his works and speak his message of freedom and grace. Jesus calls his followers to be about proclaiming and enacting this kingdom.

The Kingdom of God Has Come

The kingdom of God is a difficult thing for many to grasp. Preachers talk about it a lot but do not spend much time defining it. What exactly is the kingdom of God? How does it show up in our daily lives? Can it be fully realized on this earth? The prophets of the Old Testament dreamed about the rule and reign of God on the planet. The technical phrase that is often used to define the kingdom of God is “the range of God’s effective will.”⁴ It is that sphere in which whatever God desires is what happens, and this is what Jesus ushered into the world when he incarnated and announced his mission (John 1:14; Luke 4:16-21).

Christ invites the church to grow deep in followership of him and join him in what he is doing in the world. The church’s calling is to join God in his ultimate mission of restoring what was broken by sin and darkness. His followers are called to bring restoration to the world through the gospel of Jesus Christ. This all began in Genesis. The Bible describes a time when all people, all work, and all of nature were in perfect harmony with God. But because of the choice of Adam and Eve to rebel against God’s plan, sin distorted every relationship under heaven, and brokenness now characterizes nature, work, and all relationships.

But God would not let this characterize his creation in the end. He was clear that he was not going to abandon his plan but that he would redeem it. He was going to make this kingdom his own once again. This is the story of the Bible. God will take a broken and sin-stricken world

4. Dallas Willard, *The Divine Conspiracy: Rediscovering Our Hidden Life in God*, 1st ed. (San Francisco, CA: HarperSanFrancisco, 1998), 25, <http://www.loc.gov/catdir/description/hc042/97046197.html>.

and redeem and restore it to its original purposes. He will move it to a kingdom of peace, healing, righteousness, and love that will never end.

The Arenas God's Kingdom Has Infiltrated

God's kingdom addresses the arena of economics and human need. John writes in Revelation 7:16 about the day when God's kingdom is fully realized. John says that people will never again hunger and thirst. There will be no more children starving; there will be no more malnutrition; there will be only satisfaction. Poverty will end, and everyone will have what they need. Amos wrote about this when he said, "'The days are coming,' declares the Lord, 'when the one who plows will overtake the one who reaps; when new wine will drip from the mountains and flow from all the hills'" (Amos 9:13). The abundance of God will overflow to everyone.

In the arena of politics and power, there will also be redemption. Isaiah 2:4 says, "God will judge between the nations and settle disputes for many peoples. They will beat their swords into plowshares and their spears into pruning hooks. Nations will not take up sword against nation, nor will they train for war anymore." There will be peace among the nations, and there will be a righteous judge who oversees everything so that there will be no more injustice. There will be no use for swords anymore, so people will turn them into instruments to help with the harvest. There will be no more fighting because all conflict will cease. There will be no more hatred, so people will stop taking advantage of one another. There will be no such things as enemies, and people will all get along together. The kingdom of God will be a place of harmony, and it will be a place with an utter absence of fear. Revelation 21:25 says, "Its gates will never be closed at the end of the day because there is no night there." When John wrote, the night was a time of darkness, a time of vulnerability, a time when crimes were committed, a time of fear. But

there will be no more darkness, and there will no longer be a need to lock the city's gates because all the threats will be gone. Harmony will be the norm in the kingdom of God, and politics and power will be redeemed of all corruption and pride.

The kingdom will also be a place of beauty. John says in his vision in Revelation 21 that the streets of the great city, of God's community, are paved with pure gold. Twelve gates surround the city, and each gate is made of a single pearl (Rev 21:25). The author uses this imagery to say that the kingdom of God is a place of absolute beauty. God's creativity will be on full display. But God has already shown this beauty in humanity. God's creative genius was seen at the pinnacle of his creation in humankind. God has created human beings in his own image (Gen 1:27). This image will be the centerpiece of his kingdom, and it will blossom and flourish as we do our part to transform it into his masterpiece. People will look at their beautiful community and be satisfied, and when they look at themselves, they will also see absolute beauty. We will all see fully what God sees when he looks at us on that day. We will know that we are created in his image and are fearfully and wonderfully made (Ps 139:14).

In addition, God will redeem relationships. In Luke 1:17 it says, "And he will turn the hearts of the fathers to their children." No more separations, no more divorce, no abuse, no neglect, no unloved and unwanted children. There will be harmony and love between all people. In the kingdom of God, when one sees somebody else's success, beauty, or wealth, it won't even occur to that person to be envious, but only to rejoice as if one has these things. Every tribe and tongue and people and nation will gather like brothers and sisters around the throne. Revelation 21:3 says, "And I heard a loud voice saying, 'Now the dwelling place of God is with men, and he will live with them. They will be his people, and God himself will be with them and be their God.'" Further, people will be home with God, never separated by sin. In Ezekiel, God promises,

“I will remove their hearts of stone and replace them with a heart of flesh” (Ezekiel 36:26).

People will bless each other. There will be a sense of family among all, and we will be in full communion with one another. Dallas Willard states,

The aim of God in history is the creation of an all-inclusive community of loving persons, with Himself included in that community as its prime sustainer and most glorious inhabitant. Such a community lives under the immediate and total rulership of the Holy Spirit. They are a people blinded to all loyalties by the splendour of God, a compassionate community embodying the law of love as seen in Jesus Christ.⁵

Jesus came to usher in his kingdom, which is how that kingdom is characterized. Jesus came personally, in flesh and blood, to show us the reality of the kingdom of God. And everybody who saw him saw a life lived in the reality of God. His life was a life that followed whatever God desired of him. Jesus brought the kingdom of God in with service. This was unique. Earthly kingdoms are usually ushered in with conflict and force, but Jesus ushered in the kingdom of God by creating a revolution of service. Jesus himself said, “The Son of Man did not come to be served, but to serve, and to give his life as a ransom for many” (Matt 20:28). The default of the kingdom of God is to serve, and transformation will come through service. Jesus says to all his disciples that the kingdom comes with humility and service.

Human beings can live now in the presence and power of God. Luke 17:20-21 is a clear statement that Christ’s coming is the coming of the kingdom. “Jesus was asked by the Pharisees when the kingdom of God was coming; in reply, he told them, ‘The Kingdom of God can’t be detected by visible signs. You won’t be able to say, “Here it is!” or “It’s over there!” For the Kingdom of God is already among you.’” George Eldon Ladd says,

The kingdom of God has come in the sense that the powers of the future eschatological kingdom have actually entered into the scene of human history in the person of Jesus to effect a victory over the kingdom of Satan. In some sense or other, the presence of Christ binds Satan. He is no longer free to act in the way he had done previously. His kingdom

5. Richard J. Foster, *Celebration of Discipline: The Path to Spiritual Growth*, rev. ed. (London, UK: Hodder & Stoughton, 1989), 357-58.

has been invaded by the Kingdom of God. His power over men is broken, and a new power is at work among them. While the kingdom as the realm in which God's will is perfectly done continues to be future, the kingdom as the active saving power of God has come into the world in the person and activity of Christ to redeem men from the kingdom of Satan.⁶

In a real way, God's kingdom has come onto this earth through Jesus Christ and the redemption he brought by his death and conquering of sin. But there is also a sense in which the kingdom of God is still coming and will continue to come.

Jesus' kingdom comes when Christians serve and act in love. But we are also aware that the world continues to be broken, and we anticipate a time in the future when Jesus will come again and redeem it ultimately. The church has understood this from the beginning and held to the truth that the kingdom of God is both a current reality and a future hope. It is here, now, and yet to come. "The kingdom is future in its fullness; yet we have already been transferred into it and enjoy its blessings."⁷ The early believers chose to live in the reality of the kingdom even though externally, the world around them was yet to be fully redeemed. In following Jesus, the church could join him in closing the gap between how things were and ought to be. We do not passively bide our time on earth, waiting to go to heaven someday. The church believes that the reality of heaven can be lived now and that God's mission to reconcile everything to himself is worth giving one's life. Christians live for service to the world and pour out their lives for the kingdom. God continues to show his kingdom through us here on earth while waiting for when the kingdom will come in its completeness.

Most Canadians say that Christianity is becoming less and less influential in the country. A 2018 survey discovered that 64 percent of Canadians say religion has a less important role

6. George Eldon Ladd, *Crucial Questions About the Kingdom of God; the Sixth Annual Mid-Year Lectures of 1952 Delivered at Western Conservative Baptist Theological Seminary of Portland, Oregon* (Grand Rapids, MI: Eerdmans, 1952). 89.

7. Ladd. *Crucial Questions*, 94.

than it did twenty years ago.⁸ Jesus' desire for the church was that it had a broad influence on the community. And he wants his followers to be about bringing love and justice to the world. The good news of the kingdom of God that Jesus lived and spoke about is that his church can join him every day in being a reconciling force in the world. This is what the gospel is supposed to bring to the world. Author Ed Stetzer says, "The church is sent on mission by Jesus. It's not that the church has a mission, but rather that the mission has a church. We join Jesus on His mission."⁹

Second Corinthians 5:18 makes it clear that God has chosen his church as the primary vehicle through which his mission is accomplished. It says, "And all of this is a gift from God, who brought us back to himself through Christ. And God has given us this task of reconciling people to him." The church is the vehicle to bring reconciliation and transformation into the world. This is how Jesus is redeeming the world. When the church engages with those who are poor and needy, redemption moves forward. We will explore this through the rest of the chapter as to what the Bible has to say specifically about the church engaging in redemption. Through the community of God's people engaging deeply in their call to serve others, transformation begins to happen in our world. And God wants his followers to be a force for good. This is not just a New Testament idea; it is also communicated clearly in a powerful Old Testament passage, Jeremiah 29.

8. Michael Lipka, "5 Facts About Religion in Canada," Pew Research Center, last modified July 1, 2019, 2019, accessed July 18, 2022, <https://www.pewresearch.org/fact-tank/2019/07/01/5-facts-about-religion-in-canada/>.

9. Ed Stetzer, "God's Mission Has a Church: My Interview with Tabletalk Magazine," Christianitytoday.com, January 29, 2014, accessed January 29, 2019, <https://www.christianitytoday.com/edstetzer/2014/january/my-interview-with-tabletalk-magazine.html>.

Jeremiah 29: Blessing Oppressors and Making the City a Better Place

In a blunt example in the book of Jeremiah, God gave clear instruction for his chosen people to be a blessing to their oppressors. In Jeremiah 29:4-7, God commanded the Jews to serve in a place where most would refuse. The Babylonians had conquered the Jews, and they were in the process of being exiled to this foreign land. When the word of God came to them through Jeremiah, God said to them that they should raise children in this foreign land and bless the city where they would be enslaved.

Jeremiah was a prophet who lived about twenty-six hundred years ago. God gave him the task of telling the Jews of Judah that they had not lived up to their end of the covenant they had with God. The message was that God would allow the Babylonian people to destroy their cities and subjugate the Jews in the cities of the Babylonian empire.¹⁰ This was a horrible time in the life of the Jewish people, and Jeremiah could not deviate from his depressing message. The Jewish people were about to go into a period of exile that would last for seventy years. They would no longer be able to live by their laws and could not determine their destiny. They would not be the first to seek their own prosperity, but they would be the ones who seek the prosperity of the nation that conquered them. They would be wise men in the courts of the king of Babylon, as we know from the life of Daniel. But even as political leaders, they were still foreigners in a strange land. Despite this, God was giving them direction to be a transforming people in the midst of Babylon. He had a mission for them:

This is what the Lord of Heaven's Armies, the God of Israel, says to all the captives he has exiled to Babylon from Jerusalem: "Build homes, and plan to stay. Plant gardens, and eat the food they produce. Marry and have children. Then find spouses for them so that you may have many grandchildren. Multiply! Do not dwindle away! And work for the peace and prosperity of the city where I sent you into exile. Pray to the Lord for it, for its welfare will determine your welfare." (Jer 29:4-7)

10. Katho Bungishabaku, "Seek the Peace of the City . . . For in Her Peace There Shall Be Peace for You (Jeremiah 29:4-9)," *Old Testament Essays* 26, no. 2 (2013): 352, 353.

God was going to use the Jewish people to help the city prosper. These Israelites were exiles and captives, yet God expected them to be a blessing to the people who had conquered them. Exile was not the end of existence as God's people but the beginning of a new phase of relating to God.

God called his people to serve those around them. This would have been a brutal charge for them, but this type of service is the type that God expected of them. He wanted them to serve whomever they encountered, even if it was their mortal enemies.

God asked the Israelites to settle in and become a force for good. "Build houses and live in them; plant gardens and eat their produce. Take wives and have sons and daughters; take wives for your sons, and give your daughters in marriage, that they may bear sons and daughters; multiply there, and do not decrease" (Jer 29:5-6). They could not afford to be short-sighted. God told them that they were to plant and get ready to harvest and have many generations in the city of their enemies. They were told to plant gardens because they would be there for a few growing seasons. They were told to marry and have children because they would be there for a while. God said to them that he would be working in their midst, teaching them, and providing for them. So, he wanted them to make this foreign city a place where they lived well and served well. "They are now instructed by their covenant God Yahweh to display a favourable attitude towards the welfare of the city and to heed obediently to his call to have a constructive presence in this foreign city."¹¹

It is evident in Jeremiah 29:7 that they must serve the city well. "And work for the peace and prosperity of the city where I sent you into exile. Pray to the Lord for it, for its welfare will determine your welfare." The word used for peace is *shalom*, and it has far-reaching

11. Wilhelm J. Wessels, "Patience, Presence and Promise: A Study of Prophetic Realism in Jeremiah 29:4-7," *Verbum et Ecclesia* 37 (2016), accessed 2022/7/18/, <https://link-gale-com.dtl.idm.oclc.org/apps/doc/A466518516/AONE?u=upl1179&sid=bookmark-AONE&xid=a52aa7f4..>

implications. When thinking of peace, many may think of the absence of war or strife. But the Hebrews understood peace to be a much broader concept, so when Jeremiah told them to seek the peace of the city, he meant more than conflict avoidance.¹² He meant “Seek *shalom*.” We might better phrase it in English as “Seek the restoration of the city” or perhaps “Seek the wholeness of the city.” This can be seen in contrast to the idea behind poverty.

Commonly poverty is used to define a state of a lack of material resources. And this is one of the forms of poverty. But poverty also refers to other ways in which one is lacking. There can be a poverty of connection in the community or quality of relationship. There can also be poverty in the way people relate to themselves. They do not understand their value. There can be environmental poverty where there is a broken relationship with the land or place where one lives. In addition, spiritual poverty can be seen in people’s relationship with God.

So, when one thinks about seeking the wholeness of the city, the *shalom* of one’s communities, one needs to keep this broader definition of peace and poverty in mind. When people look at their neighborhoods, workplaces, schools, and other areas through this lens, they see the need. Poverty is the lonely mom across the street up to her ears in childcare; the parent facing shame because even with three jobs, he still can’t make ends meet; the child stuck inside with no sense of the wonder and joy of nature; the person trapped by the empty promise of consumerism, looking for real answers. Poverty is loneliness and stress, and God’s people can offer the relationship and peace of a loving God. This is what the Lord asked his people to do in Babylon: to bring the healing of God to every area of the city.

But they were not just to bring peace. They were to make an effort to see the city prosper, to work for the welfare of those around them, and to desire to be a blessing. “The exiles in

12. J. Andrew Dearman, *Jeremiah and Lamentations*, The NIV Application Commentary (Grand Rapids, MI: Zondervan, 2002), 262.

Babylon are commanded to actively seek and contribute to the welfare of the city. This is a call to actively advance the interests of the city in which they find themselves as exiles. This is clearly a call not to isolate themselves from life in the city, but to contribute to its well-being. What is not required is a passive presence, but an active and engaging presence, a presence that will make a difference to the city's welfare."¹³ They were not to sabotage the city but to love it and to increase its prosperity in all areas. And the Israelites were to pray for their captors. "Prayer is applied theology; it will change one's attitude toward whomever it is directed."¹⁴ God changes the praying heart. And it was the sentiment God asked the Israelites to have as they went into Babylonian exile. The Israelites were called to be neighbors to their Babylonian captors.

Jeremiah's prophetic words are meant to be directed specifically toward these Israelites taken into exile, but as part of the Scripture they are also meant to bear witness to those who follow Jesus in our day and age. In the New Testament, God's people are also called foreigners and temporary residents (1 Pet 2:11). We are aliens and strangers in a foreign land. "From the perspective of the New Testament, God's people are both 'at home' as members of the body of the risen Christ (regardless of their geographical location) and 'in transit' as they live out their witness in this age (regardless of their geographical location)."¹⁵ In Jeremiah's exhortation, the Israelites were called to love their captors and pray for them. Jesus similarly encourages us in Matthew 5:44 to "love your enemies! Pray for those who persecute you!" And the call extends through the centuries to those who are followers of Jesus Christ to serve as well. "But among you, it will be different. Whoever wants to be a leader among you must be your servant, and whoever wants to be first among you must be the slave of everyone else. For even the Son of

13. Wessels, "Patience, Presence, and Promise," 5.

14. Dearman, *Jeremiah and Lamentations*, 266.

15. Dearman, *Jeremiah and Lamentations*, 263.

Man came not to be served but to serve others and to give his life as a ransom for many” (Mark 10:43-45).

Jesus Christ served to give up his life for all of us. On the cross, Jesus gave his life as a ransom for everyone. The prophet Jeremiah told the people that they should seek to help the city of their captors and be a blessing to them and pray for them. And we, citizens of the kingdom of God, bringing the kingdom here on earth, are told to do the same. This is the call on our lives if we say that we are followers of him. Our call is to do this well and make sure that we do this in a way that expands the kingdom of God.

This should not be done without thought and understanding. Followers of Christ should do this wisely and shrewdly, as we can note in a parable that Jesus has given us.

Luke 16: The Parable That Leads to Kingdom Investment

As the church desires to make an impact in the world, it needs to remember that it is called to be “as wise as serpents and as innocent as doves” (Matt 10:16). God has given his children abilities and resources to help expand his kingdom, and there is a challenge that comes with that. The parable of the shrewd manager in Luke 16 is a call to use all the resources God has given his followers to draw people toward eternity with Christ. As people of God, they are to be characterized by creative management of resources that leads others toward the life-changing power of Jesus Christ.

In Luke 16, Jesus introduces a manager accused of being dishonest: “There was a rich man whose manager was accused of wasting his possessions. So, he called him in and asked him, ‘What is this I hear about you? Give an account of your management because you cannot be manager any longer’” (v. 1). The manager seemed to have been caught in the midst of his

transgressions, so he did not defend himself. But he moved on to handling the situation in the best way possible. “The manager said to himself, ‘What shall I do now? My master is taking away my job. I’m not strong enough to dig, and I’m ashamed to beg’” (v. 3). With only bleak alternatives, he felt the pain of his terrible state. He realized that he will not live in luxury much longer, and he needed a plan to secure his future. His long-term interests were outside his current job and home. So, he put his mind to work to develop a shrewd alternative.

So he invited each person who owed money to his employer to come and discuss the situation. He asked the first one, “How much do you owe him?” The man replied, “I owe him 800 gallons of olive oil.” So the manager told him, “Take the bill and quickly change it to 400 gallons.”

“And how much do you owe my employer?” he asked the next man. “I owe him 1,000 bushels of wheat,” was the reply. “Here,” the manager said, “take the bill and change it to 800 bushels.” (Luke 16:5-7)

The manager cleverly decided to put his master’s debtors in his own debt. They owed the master a certain amount of rent, which in these days was paid in kind (in goods). So, he called in each debtor and reduced their debts significantly.

This was within his purview as manager, and by doing this, he was setting up people to be his friends for years to come. He could do whatever he wanted with these accounts, and he was making provisions for the future. He was recklessly using the possessions of his master for his benefit. And the manager is commended by the master: “The rich man had to admire the dishonest rascal for being so shrewd” (v. 8a).¹⁶

The key to understanding this parable comes in the second half of this verse: “For the people of this world are more shrewd in dealing with their own kind than are the people of the light” (Luke 16:8b). The servant was commended because he acted shrewdly. The word

16. Darrell L. Bock, *Luke*, 2 vols., *Baker Exegetical Commentary on the New Testament*, vol. 3 (Grand Rapids, MI: Baker Books, 1994), 1329-30.

shrewdly comes from the Greek word *phronimos*, which means “wisely, sensibly, prudently.”¹⁷

“We are not to imitate his unjust behavior, but rather his wise, clever, resourceful, intelligent action, while remaining innocent of all evil.”¹⁸

How does one act shrewdly? In verse 9, Jesus clarifies this, saying, “I tell you, use worldly wealth to gain friends for yourselves so that when it is gone, you will be welcomed into eternal dwellings.” Jesus instructs his followers to use the worldly wealth and resources they have been entrusted with to gain friends in eternity. He urges people to act shrewdly with their resources to win people into the kingdom of God, using all their God-given resources to accomplish his purposes. Craig Blomberg puts it this way: “To gain friends for oneself does not mean to use money to buy friendship but, at the spiritual level of the story, to use one’s material resources for kingdom priorities—to win and disciple believers. Then, indeed, we will be welcomed by those who have preceded us into heaven when we arrive at our eternal dwelling place.”¹⁹ God has chosen his followers to use their resources well, and Jesus calls them to alleviate suffering. This must characterize those who follow Jesus Christ, which is made clear in another parable.

Matthew 25: The Parable That Encourages Us to Serve Those in Need

Christians can influence society profoundly when we reach out to those in need. Jesus clarified this when he spoke about what is close to his heart. In Matthew 25:31-46, Jesus told his

17. Liddell et al., *Greek-English Lexicon*, 1694.

18. Craig L. Blomberg, *Preaching the Parables: From Responsible Interpretation to Powerful Proclamation* (Grand Rapids, MI: Baker Academic, 2004), <http://ebookcentral.proquest.com/lib/dtl/detail.action?docID=4446191>.

19. Blomberg. *Preaching the Parables*, 67.

disciples a parable, the point of which is simple and straightforward: God will judge us based on our caring service to those in need. We must demonstrate God's love in action to those in need.

Earlier, in Matthew 24, the disciples were listening to Jesus teaching, and they had a question to ask. "Later, Jesus sat on the Mount of Olives. His disciples came to him privately and said, 'Tell us, when will all this happen? What sign will signal your return and the end of the world?'" (Matt 24:3). Jesus went into a lengthy discourse about the signs of the end of the world. And he said in Matthew 24:42, "So you, too, must keep watch! For you don't know what day your Lord is coming." Jesus wanted his disciples to be ready for his return and the coming judgment. Then, with three parables (Matt 25), he told his disciples how they could be prepared.

The first parable is the example of the ten bridesmaids. The lesson is that Jesus' disciples should keep watch and be ready because people do not know when Christ will return.²⁰ The second is the parable of three servants. The point of this parable is that we should use well what we have been given to expand the kingdom of God before Jesus returns to make us our home in the new heavens and new earth.²¹ The last parable challenges the understanding of what is of value to Christ and is an example of what he says his followers should be investing in. If we want to use our talents well, we need to be investing in serving the poor and needy.

The parable begins in Matthew 25:31. It says, "But when the Son of Man comes in his glory, and all the angels with him, he will sit upon his glorious throne. All the nations will be gathered in his presence, and he will separate the people as a shepherd separates the sheep from the goats. He will place the sheep at his right hand and the goats at his left." Jesus takes the

20. Robert D. Young, "Between Text and Sermon: Matthew 25:1-13: A Journal of Bible and Theology," *Interpretation* 54, no. 4 (October 2000), <http://dtl.idm.oclc.org/login?url=https://www.proquest.com/scholarly-journals/between-text-sermon-matthew-25-1-13/docview/202726806/se-2?accountid=202487>.

21. E. Carson Brisson, "Between Text and Sermon: Matthew 25:14-30: A Journal of Bible and Theology," *Interpretation* 56, no. 3 (July 2002), <http://dtl.idm.oclc.org/login?url=https://www.proquest.com/scholarly-journals/between-text-sermon-matthew-25-14-30/docview/202735194/se-2?accountid=202487>.

everyday activity of a shepherd separating his livestock and applies symbolism to it. In the countryside, sheep and goats mingled during the day. At night they were often separated; sheep tolerated the cooler air, while the goats had to be herded together for warmth. In Palestinian flocks, the goats are hard to distinguish superficially from the sheep, but the shepherd would separate them out in due course. Jesus says there is no middle ground between the saved and the lost. The right hand, in Jewish culture as in many cultures, symbolizes favor and good fortune. The right, where the sheep were placed, was thought of as the side of blessing. The left, where the shepherd put the goats, was considered an ill omen.²²

Posing as the master, Jesus gives a list of righteous actions that will keep one on the side of blessing. Doing what pleases the master keeps one on the side of blessing, and verses 34-36 say,

Then the King will say to those on his right, "Come, you who are blessed by my Father, inherit the Kingdom prepared for you from the creation of the world. For I was hungry, and you fed me. I was thirsty, and you gave me a drink. I was a stranger, and you invited me into your home. I was naked, and you gave me clothing. I was sick, and you cared for me. I was in prison, and you visited me."

The list that Jesus uses here is repeated four times in the parable. This was important and needed to be communicated to the listeners of Jesus' teaching and to those who read this passage. This is a guide to practical discipleship. People do not earn their salvation through these actions, but this is how they are to use their talents to fulfill what Jesus has asked them to do. God will bless those who obey, and he will draw those who have given evidence of obedience into his kingdom. Their lives and actions are evidence that God has been at work in them.

The actions are laid out clearly. The act of feeding someone who is hungry is always appreciated. Water is life-giving, especially when someone needs a drink. The offer of

22. R. T. France, *The Gospel According to Matthew: An Introduction and Commentary*, Tyndale New Testament Commentaries (Grand Rapids, MI: Eerdmans, 1985), 356.

hospitality, particularly in the Middle Eastern mindset, fulfills a need for shelter and companionship. When one needs clothing to survive or to feel more comfortable, it is a way that we can help others feel like their lives are a little bit better because they have clothing. And when one is sick, having some sympathy goes a long way. First-century prisons were rough places; they were meant as places of punishment. The idea of treating prisoners as normal human beings would have been regarded with astonishment; most people avoided prisons like a contagious disease. When people are loved in circumstances such as these, there is a fulfilled need that will never be forgotten.

The sheep that Jesus speaks about in the parable are those that meet these needs, but it seems these sheep are surprised by the praise. “Then these righteous ones will reply, ‘Lord, when did we ever see you hungry and feed you? Or thirsty and give you something to drink? Or a stranger and show you hospitality? Or naked and give you clothing? When did we ever see you sick or in prison and visit you?’” (vv. 37-39). Their surprise shows that they did not do this to receive a reward but did it out of love for their Savior. They did it because of the grace they had been shown. This should motivate those who follow Christ as they serve people in need.

Jesus Christ came to serve and sacrifice his life on the cross. This should motivate followers of Christ to pour out their lives for those in need. God’s love is a demonstrative love. He does not merely say, “I love you,” but along with those words is the proof. Our God is the God of love, and he expects us, his children, to be loving as well. God calls us to serve those in need.

The punch line of this parable is found in verse 40, “And the King will say, ‘I tell you the truth, when you did it to one of the least of these my brothers and sisters, you were doing it to me!’” Jesus equates acts of kindness on behalf of those in need to acts of kindness given to him.

The question may be asked, “Who are these brothers and sisters?” It is a translation of the Greek word *adelphoi* that we need to wrestle with to solve this question. The direct translation of this word means “brothers.” But in many instances (Phil 4:8; Heb 2:10-11) this would also make sense according to the context to include both men and women. This is why many translations include the words “brothers and sisters.”

But who are the brothers and sisters of Jesus in this passage? Jesus is not using this phrase to mean his literal brothers and sisters but those to whom he is relating. There are two broad interpretations to whom this refers. The first is all Christians or disciples of Jesus who are in need. The second is that it refers to everyone in need, whether they are Christ followers or not. In his commentary on Matthew, Dale Allison briefly labels the split of commentators, and they seem to be almost equally split.²³ So, let us engage some other factors that will help us decide who are Jesus’ brothers and sisters in this passage.

In some passages, Jesus would relate the phrase “brothers and sisters” to his disciples (e.g., Matt 12:46-50; 28:10). And it is true that it usually refers to Christians, but Jesus’ sense here is different and much broader. These are not just Christian brothers and sisters but all of those who are poor and needy. Allison continues with a series of questions that make it clear that the text leans toward a broader interpretation of brothers and sisters to mean those who are in need regardless of whether they are believers or not; he says,

There are also these questions: can we (even with 24:14 in mind) believe that Matthew thought “all the nations” would have opportunity to succour needy Christians? Is not the identification of the needy with all in distress more consistent with the command to ignore the distinctions between insiders and outsiders and with Jesus’ injunction to love even enemies? Why is “brother” omitted in the parallel v. 45? If *panta ta ethne* be thought to include non-Christians, how likely is it that our text envisages them visiting

23. W. D. Davies and Dale C. Allison, “The Judgement of the Son of Man (25.31–46),” *Matthew 19–28*, International Critical Commentary 3 (London, UK: Bloomsbury, 1997), 428, 429.

Christians in prison? Are not the unfortunate circumstances of those who are served in no way peculiarly Christian?²⁴

The textual markers here seem to have us lean toward the sheep as those who care for the poor and the needy generally.

In this parable, Jesus relates himself to the poor and the needy. Jesus clearly does this throughout his ministry. The sheep are helping not only people who are brothers and sisters in Christ but all people with needs. Jesus is clearly saying here that he relates to these people in need with a closeness of a brother. This is the clear message of the parable and the clear message of Jesus' life. Dan Via states this understanding well when he says, "That the Son of Man is present in brothers and sisters who are not disciples (25:31-46) is the extension of Matthew's belief that he is present in the brothers who are (18:20; 10:40, 42)."²⁵

When we respond to those in need, we are responding to Christ. When we serve others, we serve Jesus. "Throughout the chapter God is unexpected. It is a challenge to all of us who look for God in all the wrong places. It calls us to see the transcendent dwelling in the common. The basic issue is where we find God. Certainly, the parable teaches accountability, but it is accountability for our finding God in people and places that do not seem obvious."²⁶ God has blessed us so that we may be a blessing to others, particularly to those people who have a desperate need.

24. Davies and Allison, *Matthew 19–28*, 429.

25. Dan Otto Via Jr., "Ethical Responsibility and Human Wholeness in Matthew 25:31-46," *Harvard Theological Review* 80, no. 1 (1987), <http://journals.cambridge.org/action/displayBackIssues?jid=HTR> (subscriber access); <https://gordonconwell.idm.oclc.org/login?url=https://search.ebscohost.com/login.aspx?direct=true&db=lsdar&AN=ATLA0000975729&site=ehost-live&scope=site>. 95.

26. James England, "Matthew 25:31-46," *Review & Expositor* 85, no. 2 (Spring 1988), <http://rae.sagepub.com/> (subscriber access); <https://gordonconwell.idm.oclc.org/login?url=https://search.ebscohost.com/login.aspx?direct=true&db=lsdar&AN=ATLA0000803840&site=ehost-live&scope=site>.

Jesus goes on. Not only are the sheep surprised, but the goats are also surprised.²⁷ Jesus goes through the list of sacrificial actions again, but this time it is prefixed by the negative in each case. When he was hungry, they did nothing for him, and so on, with all the items on his list. We get a picture of people who were wrapped up in their concerns and indifferent to the plight of those around them. They ask, “Lord, when did we see you hungry or thirsty or a stranger or naked or sick or in prison, and did not minister to you?” And the King responds in verse 45, “I tell you the truth when you refused to help the least of these, my brothers and sisters, you were refusing to help me.” These people were surprised because, for some reason, they did not realize that their failure to serve the needy was critical. And as the previous parables tell us, it is not so much the wrong we do that evokes judgment but our failure to do the good to which God calls us. As James 4:17 says, “If anyone, then, knows the good they ought to do and doesn’t do it, it is sin for them.” “The presence of kingdom life will always produce evidence in the transformed speech, thought, actions, and character of Jesus’ followers.”²⁸

The goats are just as surprised as the sheep, and they are amazed at their judgment, but their judgment comes nonetheless. It is clear from this parable that Jesus is warning all his followers to be engaged in serving and helping those in need. This is the church’s call, and greatness in the kingdom of heaven is measured by small acts of kindness in the lives of others. And if there is any question about if we are called to serve those who are outside the circle of brothers and sisters in Christ the next parable will dispel that notion.

27. Michael J. Wilkins, *Matthew*, The NIV Application Commentary (Grand Rapids, MI: Zondervan, 2004), 812.

28. Wilkins, *Matthew*, 813.

Luke 10: Loving Your Neighbor, Loving Everyone

Luke 10 gives an easy-to-understand parable that Jesus uses to instruct the listener to serve those who are not easy to love. Jesus teaches clearly that one is not to put circles around who is to be served and loved. The call of Jesus says we should meet the needs of those who are in need. Jesus gets into the parable of the Good Samaritan because one of the experts in the law asks, “Teacher, what should I do to inherit eternal life?” (Luke 10:25). Jesus pushes the question back on the asker, and the teacher answers well by referring to the creedal statements of the Old Testament. First, he says, we must love God with everything we have, and then he says we must love our neighbors. Jesus commends his answer, but the teacher of the law has another question in verse 29, “And who is my neighbor?” Jesus chooses to answer this question with a parable.

Jesus launches into the story of a man who is beaten and robbed and is passed over by two religious people. These people would have been in the same cultural context of the injured man. The potential helpers would have had the means to help but chose to pass by without helping. The third man who passes by is a cultural enemy. He is a despised Samaritan. No one would have expected the man to help. But this man has compassion for the injured man. “Jesus’ reply is formulated more in terms of Leviticus 19:33, 34. All people, even ‘sojourners,’ are to be loved and treated fairly. By choosing the Samaritan as the model, Jesus shows that neighbors may be found anywhere, among any racial group, even those groups despised by the Jewish leadership.”²⁹ And so, Jesus quizzes the expert of the law. He asks him which one was a neighbor to the hurting man. The expert replies in verse 37, “The one who had mercy on him.”

This is an interesting response because it gives this man a simple and challenging answer to his own question. Here is the essence of being a neighbor—we have mercy on the people

29. Darrell L. Bock, *Luke*, 2 vols., *Baker Exegetical Commentary on the New Testament*, vol. 3 (Grand Rapids, MI: Baker Books, 1994), 1028, 1029.

around us. Jesus challenges the expert of the law, and us, by asking us to act similarly. At the end of verse 37 Jesus says, “Yes, now go and do the same.” The real issue is not who is to be served but that we serve as Jesus did. We are not to ask who our neighbor is; we are to be compassionate neighbors. We are to serve everyone who is in need because they are in need.

“Neighborliness is not found in a racial bond, nationality, color, gender, proximity or by living in a certain neighborhood.”³⁰ We become a neighbor by responding sensitively to the needs of others no matter who they are. Such was the example of the Samaritan here. The Samaritan cared for a person he had never seen before. Without asking questions, he served a cup of mercy to a half-dead person. By reviving life, he showed life.

This is the teaching of Jesus, and this is the example of Jesus. This is the call of Jesus to those who claim to follow him. Those who follow Christ are to be people who see needs and respond to needs. We show our love to our neighbors because we have been deeply loved. Jesus tells this story knowing that in a short while, he will go to the cross and die for the sake of all mankind. Jesus shows his love to all of mankind who have rebelled against him. This is the type of indiscriminate love that we should show to those in need. God has chosen the church to serve those who are suffering all around us. This must characterize those who follow Jesus Christ, an example which the early church took to heart.

Acts 2: The Sacrifice of True Community

After his resurrection, Jesus ascended into heaven and repeated his call to go out and spread the Good News, and we see the church begin to grow. As the church grows, examples of generosity and sacrifice almost immediately become the norm. In Acts 2, the church takes care of needs and gives away their possessions. They take the words of Jesus to love those around

30. Bock, *Luke*, 1035.

them to practical levels and show their love. And it is making a difference in Jerusalem. The church is becoming an irresistible influence in the community. There is nothing like the church when it is working well and expanding the kingdom of God. In setting up the church, Jesus told Peter (Matt 16:18, The Message), “You are Peter, a rock. This is the rock on which I will put together my church, a church so expansive with energy that not even the gates of hell will not be able to keep it out.”

At the beginning of the book of Acts, we see the birth of Christianity and the church’s birth. Luke gives us the theme of Acts in Jesus’ words: “You will be my witnesses in Jerusalem, and in all Judea and Samaria, and to the ends of the earth” (Acts 1:8). Peter preaches a message introducing people to the good news about Jesus, and three thousand people turn their lives to follow Christ. Then, shortly after, these people come together as the church. Acts 2:42-47 says, “They devoted themselves to the apostles’ teaching and to the fellowship, to the breaking of bread and to prayer.” Even from its beginning, the church was making sure that it was close to the teachings of Jesus. The first thing they did was persevere in the apostles’ teaching, keeping their attention fixed on what they heard and holding steadfastly to it. The effect was that people developed a deep sense of the awesomeness of God (Acts 2:43). These signs and wonders performed by the apostles affirmed that their teaching was authoritatively from God. The church was letting this teaching impact their daily lives.

Verses 44-46 say, “And all the believers met together in one place and shared everything they had. They sold their property and possessions and shared the money with those in need. They worshiped together at the Temple each day, met in homes for the Lord’s Supper, and shared their meals with great joy and generosity.” The church did not just say that they loved each other; they proved it by their actions. They took what they had and shared it or sold it to get

money so that they could meet the needs of everyone in their fellowship. They obeyed what Jesus said about meeting the needs of others. It was transformational generosity. “The important point is that the fellowship touched the pocketbook too!”³¹

Through the Spirit of God, believers become one in life and purpose. They have a joint life sharing their blessings and needs and gifts. Spiritual participation is based upon a spiritual union that the Spirit of God has brought about. Christian fellowship is Christian caring, and Christian caring is Christian sharing. They provide for each other. This is an attractive community to anyone who encounters it. As John MacArthur has said, “There were no stones of selfishness in their hearts.”³² Fellowship was providing material needs for other people and watching out on their behalf. This was a healthy community that was pleasing to God.

The church began to grow. The power of the Holy Spirit was active, and the people showed active love to each other. In John 13:35, Jesus says, “Your love for one another will prove to the world that you are my disciples.” The understanding is that this kind of love would catalyze growth. And we see the results of this sort of love and provision for all those in their midst was having a significant effect on the city of Jerusalem. It says in Acts 2:47, “And the Lord added to their number daily those who were being saved.” These people were talking about God, praying and displaying their love practically, and people were joining the Jesus community.

Some may question whether this is just referencing the people within the community of Christians. It certainly is the case that we should take care of fellow believers, but it must not be limited to this. We see the disciples going out and healing people who are not part of the community of believers (Acts 3:1-11). This act leads to an expression of the gospel through

31. Ajith Fernando, *Acts: From Biblical Text--to Contemporary Life*, The NIV Application Commentary (Grand Rapids, MI: Zondervan, 1998), 122.

32. John MacArthur, *The MacArthur New Testament Commentary—Acts 1–12* (Chicago, IL: Moody Press, 1994), 89.

speaking the gospel to all who will listen. The disciples here are doing what Jesus had done before them. Jesus was concerned that his message reached those in need outside of the Jewish brothers and sisters. Jesus goes out of his way to seek those in need, as in Mark 5:1-20. Jesus and his disciples go into the Gerasene region, which is almost certainly a Gentile district (pigs would not be raised in a Jewish area), and Jesus rescues a man from demon possession. Jesus went into a village on the border between Galilee and Samaria, and he is met by ten men suffering from leprosy (Luke 17:11-19). He heals the men, and the only one who returns to thank him is a Samaritan man, who is outside the Jewish family, but Jesus still does good to all ten men. They were unclean outcasts and foreigners, but Jesus reached out to help them. The example of the Syrophoenician woman (Mark 7:24-30) is also a great example of Jesus reaching outside of the community and performing a miracle for even those considered “dogs” (vv. 27-28) by those in the Jewish community. Jesus ministers to the poor and the needy as he proclaims his message (Luke 4:16-21).

It is interesting to note that when Christ’s followers are faithful to do what Jesus calls them to do, he is the one who brings the results. And the call to love those in need is an essential call that Christians need to heed. When they do this, God will bring blessing to the world. It is an integral part of Jesus’ call, and it needs to be an essential part of the church’s ministry. And historically, the church has seen this mandate and acted on it. In his book, *How Christianity Changed the World*, Alvin Schmidt says, “The lives that he [Jesus] transformed in turn changed and transformed much of the world: its moral, ethics, health care, education, economics, science, law, the fine arts, and government. These changes, often not recognized, are still largely operative in the West, continuing to produce many positive effects that are also present in some

non-Western areas of the world.”³³ People will be drawn to this type of love and sacrifice. If the church wants to impact society, Jesus makes it clear that we are to be involved in helping those in need. The New Testament epistles reaffirm this teaching.

The New Testament Epistles

James 2: Your Words and Actions Show True Faith

The apostle James clarifies that our words and actions must match up with our calling from Jesus. James 2:14-26 tells us that what we do shows that we have been transformed by a Savior who came to rescue us from the brokenness of this world. This passage teaches that both word and action are needed to live out faith. There cannot only be one or the other. There needs to be both to impact this world for the kingdom of God. True faith is an action-producing faith.

James identifies three types of faith. The first is a dead faith. James 2:14-17 says,

What good is it, my brothers, if a man claims to have faith but has no deeds? Can such faith save him? Suppose a brother or sister is without clothes and daily food. If one of you says to him, “Go, I wish you well; keep warm and well fed,” but does nothing about his physical needs, what good is it? In the same way, faith by itself, if it is not accompanied by action, is dead.

If someone says they have faith but there are no accompanying caring actions, this is dead faith. A faith that substitutes words for deeds is not faith at all. James states that this is not the type of faith God honors, and it is not the type of faith that can save us. “Faith without works—without accompanying action—is dead” (vv. 17, 20, 26). Genuine faith is connected to regeneration and affects the believer’s entire being, including behavior. Notice that James does not deny that this is a type of faith. He indicates that it is not the right kind of faith. It is not a living faith, and it cannot save anyone.

33. Alvin J. Schmidt, *How Christianity Changed the World* (Grand Rapids, MI: Zondervan, 2009), 1 online resource, <http://rbdigital.oneclickdigital.com>; <http://public.ebookcentral.proquest.com/choice/publicfullrecord.aspx?p=5607851>, WorldCat.org..

The second type of faith is the same type of faith that demons possess. James 2:18-19 says, “But someone will say, ‘You have faith; I have deeds.’ Show me your faith without deeds, and I will show you my faith by what I do. You believe that there is one God. Good! Even the demons believe that—and shudder.” This may come as a shock to those who read James’s letter, but demons have a kind of faith that characterizes some people who also claim to have faith. Many people give mental assent to the reality of God and to the truth of Christ. These people think that knowing about Jesus is enough to save them. However, having a sound theology and learning facts about God is not enough to save one. The demons know who God is, and they shudder at the knowledge. They fear God. They understand the full implications of what they believe, but they are not saved.

The third type of faith is true saving faith. It involves trusting Christ completely and living for him. One reveals that this faith has come through actions that are a result of this life transformation. James 2:20-26 says,

You foolish man, do you want evidence that faith without deeds is useless? Was not our ancestor Abraham considered righteous for what he did when he offered his son Isaac on the altar? You see that his faith and actions were working together, and his faith was made complete by what he did. And the scripture was fulfilled that says, “Abraham believed God, and it was credited to him as righteousness,” and he was called God’s friend. You see that a person is justified by what he does and not by faith alone. In the same way, was not even Rahab the prostitute considered righteous for what she did when she gave lodging to the spies and sent them off in a different direction? The body without the spirit is dead, so faith without deeds is dead.

Saving faith leads to a change in action. It changes the entirety of one’s life. To illustrate, James refers to two well-known persons in the Bible. One could not find two more different people in the Scriptures. Abraham was considered a righteous man. He was the father of the nation of Israel. He showed saving faith when God told him to get up and move his family to an unknown place and he obeyed. By contrast, Rahab was not even an Israelite. In addition, she was a

prostitute, one whose life was characterized by sin. She risked her life to help the Jewish spies escape Jericho because she put her saving faith in the God of Israel. Abraham and Rahab both had a dynamic faith that they not only spoke about but put into action. It was genuine faith in the true God, and it justified them for time and eternity. Faith and works are inseparable. “James wants to hold both faith and deeds. The two must mix together for either to be worthwhile.”³⁴

It is clear from the example that James provides that faith should play itself out in actions toward the needy. James extends that message to say that when people do these things motivated by faith, true saving faith is shown. It is a powerful truth that can guide and direct the lives of those who follow Christ. It is proof, not only to those who believe, but also to a world that needs to see this kind of faith to be drawn closer to the one that can free them.

The Epistles of Paul and Peter: Doing Good Leads People to Jesus

The call throughout the New Testament is to let one’s testimony of good words and good actions lead those outside the kingdom of God closer to Jesus. Romans 12:21 says, “Don’t let evil conquer you, but conquer evil by doing good.” Christ overcame evil by ushering in the kingdom of God, and the good that Jesus did pushed back the kingdom of darkness. The call for all Christ followers is to do the same.

In Luke 13:20-21, Jesus teaches a short parable about the kingdom of God called the parable of the yeast. He says, “What else is the Kingdom of God like? It is like the yeast a woman used in making bread. Even though she put only a little yeast in three measures of flour, it permeated every part of the dough.” The lesson is straightforward. Just as yeast permeates every part of the dough, so the kingdom of God should permeate every aspect of this world. It

34. David P. Nystrom, *James: From Biblical Text—to Contemporary Life*, The NIV Application Commentary (Grand Rapids, MI: Zondervan, 1997), 154.

should infiltrate every portion of this world where the children of God are part of it. It should permeate every detail of what is happening in our cities and countries and push back the kingdom of darkness.

The children of God are called to be great citizens of the countries they call home. When Paul writes to those in Colossae, he encourages them, “Live wisely among those who are not believers, and make the most of every opportunity” (Col 4:5). The idea is that believers must take advantage of every opportunity to lead others closer to Christ.

When Paul is speaking specifically to Timothy as the pastor of the church at Ephesus, he gives him some advice on motivating the wealthy people in his congregation to use their riches to expand the kingdom of God. He explains to Timothy that he should “tell them to use their money to do good. They should be rich in good works and generous to those in need, always being ready to share with others” (1 Tim 6:18). Paul is clear that resources should be used to search out what good could be done in the world, and time and money should be invested in this. Paul is encouraging about the results of this type of living when done for Christ. He says, “By doing this, they will be storing up their treasure as a good foundation for the future so that they may experience true life” (v. 19). When finances are invested in doing good works and helping others, the payoff is exceptional—what a powerful truth.

The apostle Peter reminds his readers, “Friends, this world is not your home, so don’t make yourselves cozy in it. Don’t indulge your ego at the expense of your soul” (1 Pet 2:11, *The Message*). When those who follow Christ are armed with the knowledge that this world is not their home, they can live life with the freedom to change this world. Peter’s heart is to overcome the evil in this world by doing good. The appeal for those who have been adopted into the family

of God is that they should follow the example of Jesus. He was the living stone that became the cornerstone of the temple God is building here on earth out of all those who follow Christ.

Believers can continue to build this temple by leading people closer to Christ. As royal priests and a holy nation, Peter tells us, we can show others the goodness of God by our good works (1 Pet 2:9). Then, in 1 Peter 2:12 (MSG), he says, “Live an exemplary life in your neighborhood so that your actions will refute their prejudices. Then they’ll be won over to God’s side and be there to join in the celebration when he arrives.” This is the goal for those who follow Christ: to draw other people to him through speech and action.

In the next chapter, Peter continues with this theme when he encourages those who follow Christ into suffering. They should be eager to do good even while suffering. Because “who will want to harm you if you are eager to do good? But even if you suffer for doing what is right, God will reward you for it” (1 Pet 3:13). Peter expresses that Christ’s followers should be prepared to live out the goodness that God has bestowed on them, but they should also be prepared to answer why they live like that. “And if someone asks about your hope as a believer, always be ready to explain it” (1 Pet 3:15). God calls his followers to be ready always to explain the reason they have this hope and the reason they live this strange life of doing good things even while suffering. This is the call of God. This is following the example of Jesus. In this way, they not only please our God but also live lives that draw others to him.

Summary: The Call of the Scriptures to Serve

The Bible gives an unmistakable call on believers’ lives as citizens in the kingdom of God. Jesus Christ has come to usher in the kingdom of God, and his followers are called to live

lives worthy of this calling. The kingdom of God will not advance through force but will come only through service.

Throughout the entire Bible, we see this exemplified. The Old Testament prophet Jeremiah has a specific message for the exiles from Israel to be a blessing to their oppressors. This was the expectation of the Israelites as they were going into captivity. This is the way they could impact their city. Jesus picks up this understanding as he steps into this world to show us the way of service. Through the parable of the shrewd manager in Luke 16, Jesus helps us understand that we should use whatever resources we have to win friends for ourselves in the kingdom of God. We need to invest wisely in this. Jesus clarifies that this investment will call us to serve and love those in need sincerely. And Matthew 25 tells us that the ones who do this will be like the sheep who get to enter the kingdom of heaven with great reward.

As the church grows and develops, we see that believers are committed to meeting the needs of others by sacrificing what they own. In Acts 2, the call to community includes selling their possessions and ensuring everyone has what they need. This impacts the lives of people around them and their proclamation of the truth of the Good News. This continues to be the marker of true faith. James 2 is clear that people's words and actions need to line up to show true faith. Those who claim to follow Jesus must have faith and deeds.

Throughout the rest of the epistles, we see that as we engage in acts of service and doing good to those around us, God will use those actions to allow us an opportunity to explain the reason why we have hope for the future and why the people in the kingdom of God are committed to these actions. This will open the door to more and more people coming into the kingdom of God.

This survey of the biblical literature helps us to understand the call to reach out to those in need, including the housing insecure, and as we meet those needs, it gives us an opportunity, like our Savior, to call people into the kingdom of God. We will now look at literature outside of the Bible and survey what is being said about meeting the needs of those who are housing insecure.

CHAPTER THREE

DISCUSSION WITH THE EXPERTS: A LITERATURE REVIEW

Introduction

The Bible is clear that God's heart is for the poor and the needy. And when Jesus comes his ministry is clearly showing the heart of God for the people in need. The rest of the Bible clearly portrays the call of those who follow Christ to meet the needs of those who are in need. In our country, and our city, there is a deep need to serve those who are homeless. In fact, there is ample literature that seeks to address the problem of homelessness. This plethora of material can seem overwhelming, but it is also hopeful, because scholars and practitioners have outlined programs and systems that can bring solutions to problems and issues of homelessness. This review of literature will help readers to understand the problems that the homeless face and the directions that one can take to alleviate those problems. It makes it possible to evaluate the solutions to homelessness and housing insecurity, and then respond to help those who are currently in need.

Two Understandings of Homelessness

There are two overarching understandings of how homelessness can be alleviated. The first model is called the Continuum of Care or the treatment-first option. This model seeks to help people begin walking a pathway of health so that they can enter long-term housing with some measure of health, so it is easier to maintain a household. The second model, which seems to dominate most of the current literature, is the Housing First option, which places people

immediately in permanent or supportive housing and then begins the process of treating persons and moving them to stability.

Continuum of Care or Housing First

The Continuum of Care model is defined as “a community plan to organise and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and self-sufficiency.”¹ This approach consists of several program components. It begins with outreach, includes treatment and transitional housing, and ends with permanent, supportive housing.² The purpose of outreach to clients is to aid them in becoming ready to have permanent housing. The outreach tries to connect clients with programs that bring sobriety and stable mental health in residential programs. These programs are considered essential to prepare to transition a client to permanent housing. The Continuum of Care model begins by assuming that the best way for individuals to move from homelessness to permanent housing is to help them stabilize their clinical status. This model also presumes that the skills for independent living can be learned in this transitional environment and better prepare them to maintain housing security.³

The Housing First model takes a different approach than the Continuum of Care model. Housing First emerged from the Pathways program, which was developed in the early 1990s in New York City by Sam Tsemberis, the recognized originator of the Housing First model. This model seeks to address the gaps in providing support to those persons experiencing heightened

1. Center for Homelessness Impact, "Continuum of Care," accessed May 29, 2022, <https://www.homelessnessimpact.org/intervention/continuum-of-care..>

2. National Alliance to End Homelessness, "What Is a Continuum of Care?," last modified January 14, 2010, accessed May 30, 2022, [https://endhomelessness.org/resource/what-is-a-continuum-of-care/..](https://endhomelessness.org/resource/what-is-a-continuum-of-care/)

3. Center for Homelessness Impact, “Continuum of Care.”

difficulties such as addictions and acute mental health issues.⁴ Housing First represented a shift from the longer represented and more widespread Continuum of Care model that involves essentially earning the right to independent housing. Housing First took an established case management model known as Assertive Community Treatment (ACT) and attached a housing component.⁵ In Canada, At Home/Chez Soi (ACHS) partnered with the Pathways team in creating a made-in-Canada alternative that employed a dual model consisting of ACT and Intensive Case Management (ICM). In a broad sense, ACT teams support persons with the highest needs, while ICM focuses on persons with more moderate needs.⁶

“Housing First is a recovery-oriented approach to ending homelessness that centers on quickly moving people experiencing homelessness into independent and permanent housing and then providing additional supports and services as needed.”⁷ This housing has no attached conditions. With permanent housing secured, the client is provided with the opportunity to access additional services and supports as needed.⁸ The foundational understanding of Housing First is that people are more successful in moving forward with their lives and recovery if they have a place that they can call home. This is as true for homeless people who suffer from mental health and addiction issues as it is for those who are homeless and do not suffer from those issues. Housing is not dependent upon the perceived readiness of the person to enter independent

4. Sam Tsemberis, Leyla Gulcur, and Maria Nakae, "Housing First, Consumer Choice, and Harm Reduction for Homeless Individuals with a Dual Diagnosis," *American Journal of Public Health* 94, no. 4 (Apr 2004 2021-09-09 2004), <http://dtl.idm.oclc.org/login?url=https://www.proquest.com/scholarly-journals/housing-first-consumer-choice-harm-reduction/docview/215097560/se-2..>

5. Tsemberis, Gulcur, and Nakae.” 1, 2.

6. Eric A. Latimer et al., "Cost-Effectiveness of Housing First with Assertive Community Treatment: Results from the Canadian at Home/Chez Soi Trial," *Psychiatric Services* 71, no. 10 (2020), <https://dx.doi.org/10.1176/appi.ps.202000029>.

7. Canadian Observatory on Homelessness, "Housing First," 2021, accessed June 17, 2022, <https://www.homelesshub.ca/solutions/housing-accommodation-and-supports/housing-first..>

8. Tsemberis, Gulcur, and Nakae.” 2.

housing; it is based on the simple understanding that all people deserve housing. The belief is that adequate permanent housing will be the foundation for any sort of recovery.⁹ According to Pathways to Housing DC, an early adopter of the Housing First program, it is, in contrast to the Continuum of Care model, an “alternative to a system of emergency shelter/transitional housing, our model is simple: provide housing first and then combine that permanent housing with a client-center[ed] approach that includes supportive treatment services in the areas of mental and physical health, substance abuse, education, and employment.”¹⁰

Tsemberis defines the ACT as “a well-defined community-based interdisciplinary team of professionals that includes social workers, nurses, psychiatrists, and vocational and substance abuse counsellors who are available to assist 7 days a week 24 hours a day.”¹¹ As a result, treatment options are part of the overall program that Housing First offers, but the housing that is offered is not dependent upon using the treatment options. The goal of Housing First is to house an individual or a family and then use this stable and independent housing as a base from which to develop a recovery-oriented plan to work on other barriers to maintaining housing, such as addiction, mental health issues, or any other hindering issues.

Tsemberis is critical of the predominant Continuum of Care model when he says, “[Clients] experience the Continuum of Care as a series of hurdles—specifically, ones that many of them are unable or unwilling to overcome. [Clients] who are homeless regard housing as an immediate need, yet access to housing is not made available unless they first complete

9. Canadian Observatory on Homelessness, “Housing First.”

10. Pathways to Housing DC, “What We Do Housing First Teams,” accessed May 30, 2022, <https://pathwaystohousingdc.org/what-we-do/housing-first/>.

11. Tsemberis, Gulcur, and Nakae. “Housing First,” 1, 2.

treatment.”¹² The weakness of the Continuum of Care program is that people who need help may get it if they are in a supportive housing environment. But because they are not able to produce the outcomes needed in the Continuum of Care model, they cannot move into housing that would be beneficial to their recovery. Worse than this, they may not even try to recover, because they see recovery as hopeless, and they will not even enter a program that could be extremely beneficial to them. The result is that people remain homeless and on the street. Tsemberis says, “Research in psychiatric rehabilitation indicates, however, that the most effective place to teach a person the skills required for a particular environment is within that actual setting.”¹³ The best place for someone to learn the skill of maintaining a home is to live in that home. Research bears this out, because it indicates that when one has a place to call home, they are far more likely to access other supports to help them achieve health.¹⁴ Even if their deepest desire is to be part of a Continuum of Care program, they may have issues that make them unable to comply with the restrictions and so they are left to fend for themselves. This seems to punish those who truly want to find a place of their own.

An article by Iain Atherton, researching the efficacy of Housing First, questions the unqualified success of the model. His critique mentions that finding decent, affordable housing is a constant challenge, particularly in areas where affordable housing is in short supply.¹⁵ This could be true in urban markets where vacancy rates are low, or in areas where there is not much

12. Tsemberis, Gulcur, and Nakae. “Housing First,” 1.

13. Tsemberis, Gulcur, and Nakae. “Housing First,” 1.

14. Sam Tsemberis, and Ronda F. Eisenberg, “Pathways to Housing: Supported Housing for Street-Dwelling Homeless Individuals with Psychiatric Disabilities,” *Psychiatric Services* 51, no. 4 (2000), <https://dx.doi.org/10.1176/appi.ps.51.4.487..>

15. Iain Atherton, and Carol McNaughton Nicholls, “‘Housing First’ as a Means of Addressing Multiple Needs and Homelessness,” *Faculty of Health Sciences and Sport Journal Articles* (December 2008), <http://www.feantsaresearch.org/IMG/pdf/think-piece-2.pdf>. 298.

housing on the market. There would need to be strategies that consider the current local market conditions and tailor the housing to the program that is created. Atherton also recognizes that Tsemberis's original program began in New York City, where housing is expensive and scarce, but the program worked there.¹⁶ Many of the proposed difficulties seem possible to overcome.

"The combination of early housing and readily available, integrated social and health care support may explain the success of Housing First," Atherton writes.¹⁷ The reliance upon the ACT team to bring resources and supports to the tenants could potentially be expensive and take a lot of coordination. Critics maintain that with such a supportive and expensive cast and the added benefit of the fact that one could not be evicted from housing, how could a client ever fail? The success rate seemed high, but it also seemed costly. But Tsemberis compares the cost of the two different types of programming, and they are comparable when one includes the expense of engaging emergency services.¹⁸ The overall success rate and comparable cost of Housing First make it a preferable option to the Continuum of Care for reducing homelessness and providing supportive services to those in need.

Harm Reduction or Abstinence

One of the major issues that must be dealt with when operating a housing program is what to do about substance use and abuse. There is a well-established link between problematic substance use and those who struggle with housing insecurity. The homeless generally have a significantly higher rate of problematic substance abuse than the general population. A study was conducted in Toronto in 2004 of the prevalence of drug use in those struggling with

16. Atherton, and Nicholls. 298-99.

17. Atherton, and Nicholls. 294.

18. Atherton, and Nicholls. 293.

homelessness. A sample was taken from a random collection of men and women receiving shelter and meal service. It was reported that 60 percent of those surveyed had a lifetime regular use of at least one drug.¹⁹ This compares with only 18 percent of the Canadian population that has used an illegal drug in their lifetime.²⁰ It is also clear that substance abuse is both a catalyst of homelessness and something that could also be catalyzed by the stress of homelessness.²¹

There are two approaches to handling substance use in housing programs. The first is called abstinence-based programming. This programming admits individuals into permanent housing with the stipulation that they remain drug- and alcohol-free over the duration of the program. If they become intoxicated during their time in housing, they are removed from the housing and put into a different form of treatment or removed from the program entirely. The second approach is called harm-reduction programming, “a pragmatic approach that aims to reduce the adverse consequences of drug abuse and psychiatric symptoms.”²² These two methods are commonly debated, and it seems there is supporting evidence for both forms of treatment. It is valuable to gain a deep understanding of both models.

The most popular model used in treating people with substance abuse problems in the past has been a continuum of care, and most of these programs have relied upon abstinence-based programming. These programs serving the homeless require detoxification and ongoing abstinence from substance use to receive services that would include any form of independent

19. M. N. Grinman et al., "Drug Problems among Homeless Individuals in Toronto, Canada: Prevalence, Drugs of Choice, and Relation to Health Status," *BMC Public Health* 10 (Feb 24 2010), <https://dx.doi.org/10.1186/1471-2458-10-94>. 4.

20. John Elfein, "Drug Use in Canada - Statistics & Facts," 2022, accessed June 6, 2022, <https://www.statista.com/topics/4533/drug-use-in-canada/#dossierKeyfigures..>

21. Guy Johnson, and Chris Chamberlain, "Homelessness and Substance Abuse: Which Comes First?," *Australian Social Work* 61, no. 4 (2008/12/01 2008), <https://dx.doi.org/10.1080/03124070802428191.352-54>.

22. Tsemberis, Gulcur, and Nakae. "Housing First."

housing.²³ The model assumes that to properly manage greater responsibilities, such as managing a home, one must be free from substance abuse issues. This would seem to make logical sense, and to have a goal that encourages people to seek freedom from addiction. The Continuum of Care tries to meet people where they are and what the prescribed need seems to be, and then help them to overcome their issue and move them to their next step.

Housing First generally endorses a harm-reduction approach and does not focus exclusively on addressing addiction as part of the treatment plan.²⁴ This is consistent with the principles that underpin the Housing First model (these principles are discussed in the next section). The harm-reduction programming is intended to be individually tailored so that people's ability to make choices and move forward with what they see as important is honored. But ultimately in a harm-reduction model, a client is allowed to make the choice of whether to use substances or not, and their independent housing is not put at risk. In a one-year trial in five Canadian cities, the value of the harm-reduction model with a Housing First initiative showed strong positive results. "Compared with treatment as usual, Housing First produced greater improvements in housing stability, quality of life, and community functioning after one year of enrollment. The study provides support for adopting Housing First as an approach for ending chronic homelessness among persons with severe mental illness, even if they are actively symptomatic or using substances."²⁵

The benefits of the harm-reduction model flow from giving clients the ability to choose their own direction. They are not forced to make avoiding substances the first and foremost goal

23. S. G. Kertesz et al., "Housing First for Homeless Persons with Active Addiction: Are We Overreaching?," *Milbank Q* 87, no. 2 (Jun 2009), <https://dx.doi.org/10.1111/j.1468-0009.2009.00565.x>.

24. Tsemberis, Gulcur, and Nakae. "Housing First," 4.

25. Tim Aubry et al., "One-Year Outcomes of a Randomized Controlled Trial of Housing First with Act in Five Canadian Cities," *Psychiatric Services* 66, no. 5 (2015), <https://dx.doi.org/10.1176/appi.ps.201400167>.

of treatment before they can get into permanent housing. And when harm reduction is paired with Housing First, it is easy to see how one would be empowered to make the right decisions. Once they are placed in permanent housing, people experience the respect and honor of having their own home.²⁶ Most clients prefer living in their own home to living in an emergency shelter or treatment facility and will avoid substance abuse because they desire to stay in their own home.

Most Continuum of Care programs have abstinence rules, and when those rules are broken the client will be removed from the program. So, if someone drinks a small amount of alcohol, that person can be ousted from the program. This creates stress that would be overwhelming for some clients, and ironically it may contribute to their desire to continue using substances because of the stress and the chance of losing shelter. Harm-reduction models generally “operate with the assumption that some people who engage in high-risk behaviors are unwilling or unable to abstain. Using a ‘low-threshold approach,’ they do not require that clients abstain from drug use to gain access to services, nor expect adherence to one service to be eligible for another.”²⁷ This reduces the stress to make sure that one is living clean in order to keep housing, and so a person has a greater mental capacity to focus on overcoming substance abuse without worrying about losing housing. Overcoming addictions takes time, and Continuum of Care programs are usually under time pressure to move people along a directed pathway. This is not ideal for people to truly overcome their addictions.²⁸ The additional time and flexibility of

26. Tsemberis, Gulcur, and Nakae. “Housing First,” 1.

27. Susan J. Rogers, and Terry Ruefli, "Does Harm Reduction Programming Make a Difference in the Lives of Highly Marginalized, at-Risk Drug Users?," *Harm Reduction Journal* 1, no. 1 (2004/06/01 2004), <https://dx.doi.org/10.1186/1477-7517-1-7.1>.

28. Kenneth Minkoff, "Best Practices: Developing Standards of Care for Individuals with Co-Occurring Psychiatric and Substance Use Disorders," *Psychiatric Services* 52, no. 5 (2001), <https://dx.doi.org/10.1176/appi.ps.52.5.597>.

independent housing that uses a harm-reduction model relieves the stress of prescribed abstinence and gives the freedom to focus on doing what is necessary to overcome addiction.

The harm-reduction model also removes the heavy emphasis on one component of recovery (overcoming addiction) and allows the client and others to weigh the fact that there are likely multiple contributing factors to substance use that need to be dealt with before one can focus on the issue of substance use.²⁹ Continuum of Care puts addiction and mental health issues at the forefront of recovery, and even if clients do not feel like that is the most important factor, they are forced to confront it before moving to something else. It is preferable to allow clients to choose what they want to work on first so that they are motivated to put the effort into transforming that area of their lives. It gives them a sense of control and accomplishment.

“The principles of harm reduction are fundamental to the Housing First philosophy. The values of harm reduction mirror the values of Housing First. A harm reduction approach places emphasis not on the substances themselves, but on how their use is related to larger harms. Within this understanding, healing is larger than sobriety.”³⁰ With a harm-reduction model it takes effort to put assumptions aside and try to look at healing from a larger perspective. It also takes patience to allow clients to see what is needed from their perspective, and to give them time to come to their own solutions and motivation to change. Harm reduction asks that we do not punish people for using substances but be gracious in waiting for them to be ready to work on the issue of substance abuse when it is their top priority. And until that time, we allow them to work on other priorities in the safety of a place they can call home.

29. Tsemberis, Gulcur, and Nakae. “Housing First,” 2.

30. Jino Distasio et al., “Localized Approaches to Ending Homelessness: Indigenizing Housing First,” (2019-08 2019).48.

With respect to harm reduction, education becomes critical in helping ensure teams are equipped to support people on their journeys. While there is always room for a variety of views, teams must be able to offer the right mix of supports that may include recognizing the role abstinence plays. Equally important is that within Housing First, harm reduction forms a central principle of the various tools that have been effective in supporting those who are moving toward health. Over the last three decades, research on substance use has overwhelmingly shown that harm-reduction strategies are the most effective ways to provide support to people using drugs.³¹

Continuum of Care supportive housing programs espouse the abstinence-based expectation, and it is said that without sobriety, housing stability is not possible. The first thing to note is that in traditional Continuum of Care models there has not been much success in seeing people graduate to the point where they could sustain independent housing.³² Second, it stands to reason “that if individuals with psychiatric symptoms can survive on the streets, then they can manage their own apartments.”³³ Once they have secured housing, then we can begin the process of recovery. Having a place that one can call one’s own serves as a motivation for clients to seek to cease and maintain drug and alcohol abuse. So, with the elimination of the precondition of abstinence and recovery for housing, it becomes part of clients’ decision what they want to work on next.

The Housing First model allows individuals to work for the long term on what they deem most important and gives them the time to move toward housing security. In a study of almost three thousand homeless people placed in stable permanent housing, a group of researchers concluded “that homeless persons with serious mental illness can remain in stable housing for

31. Rogers, and Ruefli. “Does Harm Reduction Make a Difference.”

32. Rogers, and Ruefli. “Does Harm Reduction Make a Difference,” 6.

33. Tsemberis, Gulcur, and Nakae. “Housing First,” 2.

periods of up to five years, supporting the premise that long-term residential stability can be enhanced by providing access to safe and affordable supportive housing.”³⁴

The Core Principles of Housing First

Understanding the basics of the Housing First program is important, but it is also important to look more deeply into the principles that make it unique. Taking each of the principles and breaking them down for further understanding is useful to obtain the knowledge needed to design a similar program. There are five basic principles for a Housing First program.³⁵ The first is immediate access to permanent housing with no readiness requirements. The second, client choice, guides the housing and the supports people receive. Third, the orientation of the program is for complete recovery, not just meeting basic needs. Next, the entire goal of the program is for the client to have independence. And finally, there is integration into a healthy and supportive community. Keeping each of these principles in mind when designing a program will help the individual client move toward a healthier and more sustainable environment while giving a person the tools to have complete housing security.

Immediate Access to Permanent Housing

The unique aspect of the Housing First initiative is its namesake, housing first. Clients do not have to wait to secure permanent housing. They are immediately given access to long-term permanent housing. This is the key to the Housing First philosophy. Individuals and families are

34. Frank R. Lipton et al., "Tenure in Supportive Housing for Homeless Persons with Severe Mental Illness," *Psychiatric Services* 51, no. 4 (2000), <https://dx.doi.org/10.1176/appi.ps.51.4.479>.

35. Pathways Housing First, accessed June 20, 2022, <https://www.pathwayshousingfirst.org/>.

not required to first demonstrate that they can handle housing. Shelter is not seen as a privilege to be earned, but it is seen as a basic right to which all humans should have access.³⁶

The housing is also not contingent upon sobriety or abstinence from substances. People can maintain the housing no matter where they are at in their journey toward a healthy view of substances. Housing is not contingent on sobriety or having no mental health issues.³⁷

Clients are assisted in finding housing that is safe and secure. Generally, this is accomplished by having what is known as scattered site housing. This is housing that is not centrally located, or the entirety of an apartment building given to the sole use of those in a Housing First program. This is to keep the housing from being institutional in nature. The housing is to be something that the client would like to make a home.

As we have seen, this approach contrasts with the model of the Continuum of Care. In that model, people are placed, sometimes against their will, by emergency services, into programs designed to bring them to a point where they address their addiction or mental health issues prior to being assessed as “fit for housing.” In the Continuum of Care model, permanent housing is something one graduates into or gets treatment before being able to access it.³⁸ The Housing First model places a priority on immediately putting clients in safe and stable housing and then allowing clients to begin the journey to wholeness as they see fit.

Client Choice Is Respected

36. Tsemberis, Gulcur, and Nakae. “Housing First,” 651.

37. Stephen Gaetz, Scott, Fiona, Gulliver, Tanya, “Housing First in Canada: Supporting Communities to End Homelessness,” (January 2013 2013), <https://www.homelesshub.ca/sites/default/files/HousingFirstInCanada.pdf>.

38. Gaetz. “Housing First in Canada,” 6.

When Sam Tsemberis originated the plan for Housing First in New York City he tried to address needs based on the client's perspective rather than trying to get the client to fit into the prescribed program. He was focused on the second principle of the Housing First program, which can be defined as self-determination. The client needs to be in control of the choices.³⁹ When clients have a choice, this gives them ownership, increasing the likelihood they will follow through with treatment.

Housing First is a client-centered approach that emphasizes two overarching choices. The first choice has clients ideally engaging in the choice regarding the location and type of housing they desire. The choice may be constrained by availability and what the client can afford, but the goal is to give the client as much choice as possible. This allows them to have ownership of the house, and it is a motivating factor in being able to maintain the house that they set up and enjoy.

The second category of choices concerns what kind of support the clients engage. In the Housing First model, participation in the programs available is voluntary. Clients instigate their own healthcare choices and move forward in the areas that they deem appropriate. Clients also should have a choice about what kind of services they want to help them achieve health wholeness.

The fact that clients have autonomy of choice in where they live and how they go about recovery has incredibly positive effects. In fact, it has been shown to significantly improve outcomes. Tsemberis says that "this experience may contribute to their success in maintaining housing and to most consumers' choice to participate in treatment offered by the ACT team after they were housed. In addition, contrary to the fears of many providers and policymakers, housing consumers without requiring sobriety as a precondition did not increase the use of alcohol or

39. Tsemberis, Gulcur, and Nakae. "Housing First," 1.

drugs among the experimental group compared with the control group.”⁴⁰ It seems that providing choices for clients motivates them to address their needs so that they can keep their housing. The choices provide them with clear motivation to begin their treatment and keep going with their treatment because the clients are the ones initiating the recovery process.

Although Continuum of Care has its place, particularly in emergency situations or situations where harm seems imminent, it seems that giving clients choice in their treatment helps them move forward in their treatment in a substantial way. Tsemberis says, “Because the ACT teams were providing services directly, substance abuse treatment services use was significantly lower for Housing First residents than for Continuum of Care residents.”⁴¹ The clients in the Housing First model were using the services solely because they chose the services and used them to help them recover from substance abuse, wherein the people using Continuum of Care may have mixed motivations for using the services because they also are dependent upon them for receiving housing. The advantage of the Housing First model is the emphasis on choice, and it is more likely that people move to health and wholeness on their own accord.

Recovery Orientation

Another Housing First principle is the practice of supporting clients’ recovery in all areas. Not only is the program helping meet one of the most basic needs (housing), but also the recovery orientation is part of the entire program. Clients have the power to choose what they want to engage in, but they are presented with options to help them move forward in their recovery.

40. Tsemberis, Gulcur, and Nakae. “Housing First,” 654, 655.

41. Tsemberis, Gulcur, and Nakae. “Housing First,” 655.

The Housing First program has a goal to see people live independently. But on the journey toward independence, there is help that will always be available. The program includes recognition that there will be ongoing needs to be addressed. There will need to be people and supports available as clients choose to engage as they are ready. There will be times when people take a step backward and need encouragement to move forward at their own pace. Amid some personal frustration, there will need to be people who are hopeful and affirming of the clients as they move forward to overcome pain and difficulty. There is a need to celebrate victory and help people see how far they have come. This is a recovery-oriented service philosophy that undergirds the whole program.

As we have already discussed, the Housing First philosophy is by nature a program that employs harm reduction. Clients choose what they will do with substances, and so the program must be supportive as the client engages with substances. There is “an aim to reduce the risks and harmful effects associated with substance use and addictive behaviours for the individual, the community, and the rest of society, without requiring abstinence. However, as part of the spectrum of choices that underlies both Housing First and harm reduction, people may desire and choose ‘abstinence only’ housing.”⁴²

The direction and orientation of Housing First is important to understand, as it keeps the momentum moving forward regardless of what the client chooses. The desire for the client and those who are serving the client is to keep the environment positive and hopeful as the client journeys imperfectly but courageously toward independence. The process focuses on the well-being of the individual, and therefore gives that person access to a variety of support services.

42. Gaetz. “Housing First in Canada,” 6.

Client-Driven Supports

Housing First on its own will not end homelessness. It must be part of a broader strategy. There must be a thorough planning process to ensure that long-term help and support will come to the clients. For the sake of the clients who engage in the process it is important to ensure the success of implementation and long-term sustainability of the program. The places that seem to be making the most progress in reducing homelessness through Housing First tend to have an integrated systems plan of a variety of client-driven supports.⁴³ This is not just another program but part of a broader strategy that all service organizations are expected to support. There needs to be a full system of care that works with Housing First as its beginning point, to support the clients.

Within a ‘system of care’ approach, all services and program elements within the homelessness sector—including many mainstream services—are guided by the principles of the model. As such, each program and service are expected to support and operationalize Housing First, each having a specific role to play in the larger system. While the service providers in the system are not Housing First programs on their own, they form different parts of a larger system that works towards achieving the goals of a Housing First program.⁴⁴

Wally Czech, a Housing First specialist with the city of Lethbridge, Alberta, Canada, explains why it is important that all the service providers understand and are on board with what Housing First is trying to do. He says,

We received some feedback from a housing organization, that they were getting damage to property from our Housing First clients. We found out that it wasn’t us who facilitated the housing but instead it was people referrals from the homeless shelter. They believe in Housing First and try to support it, but they aren’t funded to do it and intense follow [*sic*] is not part of their mandate. You need to know who is funded to do it and who has the skills and the training to do the follow-up.⁴⁵

43. Gaetz. “Housing First in Canada.”

44. Gaetz. “Housing First in Canada.”

45. Fiona Scott and Stephen Gaetz, “City of Lethbridge & Social Housing in Action,” *Housing First Case Studies* (2021), https://www.homelesshub.ca/sites/default/files/attachments/Lethbridge_HFCaseStudyFinal.pdf.2.

Interconnection and communication allow the program to run with more fluidity and support through the entire community of social services.

A client-driven approach recognizes that individuals are unique. Every client has different needs, so the pathway to independence will be tailored to them. In a Housing First program, it is essential to recognize that some people will need little help and others will need lots of support. It is important that “all services are individualised based upon participant need and preference, including cultural adaptations. Services are provided in the home or community. Service teams work with participants to obtain and maintain housing, promote mental and physical health and reduce the negative impacts of substance use.”⁴⁶ It is also necessary to include some form of a rental subsidy to help those who are homeless be able to afford a home long-term. If clients do not have the necessary income to support their housing in a Housing First model, their health and well-being may be at risk. Providing a suite of supports is essential to helping the clients begin the process of recovery and continue to independence. The system of supports for the clients will “enable them to nurture and maintain social, recreational, educational, occupational and vocational activities.”⁴⁷

In each of the areas, there should be options for how a person can continue to move toward health and recovery, and generally a team approach has helped attain the services necessary. The most prevalent team has been the ACT teams, which are designed to provide comprehensive supports to keep clients in their homes.

These teams may consist of physicians and other health care providers, social workers and peer support workers. The latter are deemed to be key members of the team, for their experience of homelessness can become an essential resource for support and recovery.

46. P. N. Goering et al., "The at Home/Chez Soi Trial Protocol: A Pragmatic, Multi-Site, Randomised Controlled Trial of a Housing First Intervention for Homeless Individuals with Mental Illness in Five Canadian Cities," *BMJ Open* 1, no. 2 (2011), <https://dx.doi.org/10.1136/bmjopen-2011-000323>.

47. Gaetz, "Housing First in Canada," 6.

They help bridge the knowledge that other team members bring with knowledge of what it is to be homeless. ACT teams are designed for clients with the most acute needs and may provide support on an ongoing basis. In some cases, individuals will need to have access to supports 24 hours a day.⁴⁸

Another team that provides supports is the ICM team. These teams use a case management approach for clients, “the goal of which is to help clients maintain their housing and achieve an optimum quality of life through developing plans, enhancing life skills, addressing health and mental health needs, engaging in meaningful activities and building social and community relations.”⁴⁹

It is important to remember that a central philosophy of Housing First is that people have access to the support they need if they choose. They are called to make independent decisions, and the desire is that they grow in their ability to make these healthy, independent decisions. Independence is important, but it is not the only goal of Housing First programming. There is a deep desire for independence so that they can sustain their lives on their own, but the client should also understand and maintain interdependence within a healthy and transforming community.

Building Community

The final principle of Housing First is community integration. The principle of building community is essential to the success of moving people toward health and wholeness. Socially supportive engagement with others is part of growth, encouragement, and accountability. Being part of a community brings joy and a sense of camaraderie to whatever endeavor people

48. Canadian Observatory on Homelessness, "Assertive Community Treatment (Act) Teams," 2021, accessed June 21, 2022, <https://www.homelesshub.ca/solutions/supports/assertive-community-treatment-act-teams>.

49. Canadian Observatory on Homelessness, "Intensive Case Management (Icm) Teams," 2021, accessed June 21, 2022, <https://www.homelesshub.ca/solutions/supports/intensive-case-management-icm-teams>.

undertake. Healthy community has many benefits that should be considered integral to the growth of a client. Conversely, if someone becomes socially isolated it could be detrimental to sustaining long-term housing.

A community of people is obviously a solution to social isolation. People who have a strong community feel like they are part of something bigger than themselves and they are not isolated in the midst of their situation. When they engage in community there is an opportunity to learn from others in the community, and they can be taught by informal interactions. The community also provides a place for direct encouragement and accountability for the client's goals and desires.

The priority of community in the Housing First literature is sometimes lost because of the emphasis on independence and choice. "From an Indigenous perspective, a drawback of Housing First is its focus on a Western view of independence. As one member of the Winnipeg AHCS team stated: 'To start on the path of social inclusion one has to acknowledge that we are interdependent beings. That we all need each other for our sense of being—social exclusion and disenfranchisement contributes to un-wellness and isolation.'"⁵⁰

This is the difficulty that one can experience when not tied to a community of people that one sees as greater than one's individual self. "There is no mention in Housing First of reconciliation; or of family, friends, or community; or an acknowledgement that we are all part of something [greater]."⁵¹ Until we begin to recognize that people need to be part of a community to overcome the complex trauma that some people face, we will not be able to help people as completely as they need. Community is an integral part of the healing process.

50. Distasio et al., *Localized Approaches to Ending Homelessness*, 10.

51. Distasio et al., *Localized Approaches to Ending Homelessness*.

There is a need for community, and our indigenous neighbors understand that Housing First must be about more than putting people in houses. Those who are part of this program also need to be part of strong communities. Housing First needs to be about healing, strength, and thriving instead of the Western view that everyone is independent and masters of their own fate, the “pull yourself up by your bootstraps” mentality.⁵²

The importance of community must not be undersold. It should be understood as a foundational block upon which we set our Housing First models.

Therefore, when developing Housing First programming . . . building these relationships is the most important step. Community organizations across Canada stressed the importance of good relationships, particularly with Indigenous communities, but also between the service provider and a person, between service organizations, and between service organizations and other system players (e.g., Health and Mental Health, Justice, Child and Family Services departments).⁵³

And the indigenous focus on building relationships and community should be seen as applicable to all forms of Housing First models.

Any time one sets out to build community it will take time. And it probably will take more time than anticipated. In communities where trust has been lost, or distrust is the default mode, it is even more hampered and the time frame is extended. But this does not mean it should be any less important. There are so many interdependent relationships in a program that each of the stakeholders needs to keep in mind that they are building on the foundation of relationships for everyone else. As they engage in building the community, they must be patient and loving in their endeavors to serve and see the clients move forward. Building and maintaining relationships is an ongoing process and should be managed in this way. If there ever is a broken trust it should attempt to be rectified as soon as possible so that the relationship and community

52. Distasio et al., *Localized Approaches to Ending Homelessness*.

53. Distasio et al., *Localized Approaches to Ending Homelessness*, 19.

can continue to grow. It's like any relationship. It must be invested in, and those engaging must be prepared to be real, be humble, and take the time to build it.

This is where the church has a distinct advantage over other communities. A local body of believers is ready to accept others into their community without the need to clean themselves up first. Jesus Christ sacrificed himself for all (Rom 5:8), and this allows the church to humbly view everyone with the same need for a Savior. We recognize that we are all sinners in need of the grace of Jesus Christ (Eph 2:8-9), and as a community of people who are saved by grace, the church can freely open its doors to anyone no matter what needs they may have. The body of Christ is intended to be the most accepting body of people on the planet. The church is a place where full integration can happen, and long-term support for someone in need can be achieved irrespective of the setbacks and victories of the individual client.

Housing First and the Biblical Mandate

The Housing First model is preferable to the Continuum of Care model because it more closely represents the biblical mandate to respect the person and treat them with dignity. The Bible is clear that all people are created in the image of God. Genesis 1:27, "So God created human beings in his own image. In the image of God he created them; male and female he created them." Housing First treats people with this love and respect by putting people into a housing situation before expecting anything else from them. The basic need for shelter is met so that the person can relax and focus on recovery. Jesus seems to use this approach often when he meets someone who has a physical need for healing, and he brings healing, and then there is an invitation to follow after him. In Luke 17:11-19, Jesus meets ten men suffering from leprosy. He tells the men to go and show themselves to the priest, and as they go to do what Jesus tells them

to do, they are healed. All ten of them were healed, and their physical needs were met. One of the men returns to speak to Jesus, and to thank him. Jesus blesses the man, and it is easy to see how pleased that Jesus is with the faith the man displays. Jesus first met the basic need and showed the men dignity and respect. The housing first philosophy maintains this sort of dignity by meeting the needs of people first, whereas the Continuum of Care model seems to hold the carrot of housing out to motivate people to seek healing first. Of course, it may be successful in some instances, but it does not show us much dignity for the person. And if people happen to make a mistake or cannot move through one of the proposed barriers, they are threatened with losing their housing, which will put them on the street. This basic need can be denied, and they will lose hope. This does not seem to be the way of Jesus.

The Housing First model also seems to follow the pathway of discipleship more closely. For one to learn how to manage a household and be responsible, it is important for them to be placed in that circumstance. The way to best learn the successes of keeping a house and the difficulties of keeping a house one must be in that environment. Jesus continually put his disciples in places where they would have to learn while they were doing the tasks that he was teaching them. In Luke 10 Jesus sends out the seventy-two to practice what Jesus has been teaching them. He provides praise and guidance for what he sees, but they do not lose their opportunity. Even in failure, as in Matthew 17 when the disciples could not heal a boy, Jesus teaches them in the circumstance but does not remove them from the situation. Housing First seems to better model the pathway of discipleship than the Continuum of Care model.

The value of empowering people to succeed is evidenced in the Housing First model. A client is trusted to succeed in running a household from the beginning. This treats someone with respect and dignity. It gives them hope for the future. This shows that a person has true value as

an individual and a person whom God loves. Ephesians 2:10 says, “For we are God’s masterpiece. He has created us anew in Christ Jesus, so we can do the good things he planned for us long ago.” When a person is expected to succeed and to do well in a housing situation, it gives them the beauty of the benefit of the doubt. This means so much to people who may not have been trusted with much. Even if they make a mistake, these people do not have to worry about their housing being taken from them. There is not an expectation of perfection but a realistic understanding that we all can make mistakes, and we have to learn how to ask for help and rely on others to move forward and do the good works that God has planned for all of us. Housing First seems to be a model that best represents the biblical mandate to treat all people like they are created in God’s image.

Conclusion

“Housing First has proven to be a realistic, humane, and effective way of responding to homelessness.”⁵⁴ The evidence for the success of Housing First as a strategy for addressing homelessness is seen through the research and established by practice over the past decades. The Canadian research is well-documented. Housing First clearly works for families and individuals. There are always going to be anecdotal difficulties or weaknesses with any sort of system to help the housing insecure, but the Housing First strategy minimizes those weaknesses and maximizes the successes. If the principles of Housing First are implemented well, similar positive results should be expected.

Those who adopt a Housing First model need to realize that there will be obstacles and barriers that need to be overcome. It will require strong leadership to push through the obstacles. It will require the appropriate community supports to help people through difficult problems. It

54. Gaetz. “Housing First in Canada,” 148.

will require a willingness to evaluate and bring change to established ideas that may not be working particularly well. And it will require courageous communication to help others move behind and support the initiative. Surely there will be some resistance, but where Housing First has been applied well there has been a positive change in the areas of housing security.⁵⁵

It is important to realize that one size does not fit every situation. No matter the location, a program and strategy must adjust to fit the situation, resources, and needs. What has worked in one locale may not always work in another. The goal is to take the principles of Housing First and apply them to the situation where there is a need, and then wisely take time to adjust to continue to serve the clients. This will have the greatest impact on the clients, and their situation will improve accordingly. Using Housing First as a core principle to ground programming and strategy brings the greatest chance of success, and that success means impacting people who are in need. This is the call that Jesus makes to those who follow him. “I tell you the truth, when you did it to one of the least of these my brothers and sisters, you were doing it to me!” (Matt 25:40).

After understanding what the experts recommend, it gives a great foundation to begin to develop an idea of how to address the issue of housing insecurity. The program that was being put together would have values that the Housing First ideals would shape. The dignity surrounding Housing First would match the values of the program that would be developed. The basic right to housing for the clients and their families would be understood and emphasized. The most difficult part of embracing the Housing First philosophy is finding adequate housing for all the clients. Assigning people to seek out adequate resources for our clients would be paramount to the program’s success. And when we found adequate housing, it would be integral that we would find landlords who would understand that they were a part of helping people find dignity

55. Aubry et al., “One-Year Outcomes of a Randomized Controlled Trial of Housing First.”

and growth instead of just seeing their properties as a way to make money. These foundational understandings of the program would come from the understanding derived from the Housing First philosophy. In the next chapter, we will look at a multi-year plan to help five families move from housing insecurity to housing security.

CHAPTER FOUR

AN EXPERIMENT IN MOVING PEOPLE TO HOUSING SECURITY

The problem of homelessness and housing insecurity is an issue that deserves attention. It is essential to consider the issue of homelessness, but action must also be taken. Scripture not only aids in thinking clearly about how to interact with the poor and needy but also helps to direct the type of activity in which to engage. Reviewing the literature surrounding homelessness helps to frame accurately the issue for the context and guides people toward beneficial activities to help those in need. It also helps to avoid activities that will distract from the goal of helping people. The foundation laid out by these understandings allows people to move toward designing a project that is intended to make a difference in the lives of families in Calgary, Alberta, Canada, as well as being scalable and replicable in other areas of the city and the country.

The Purpose of the Housing Secure Initiative

The RockPointe Church Housing Secure Initiative (HSI) was set up to help five families who were housing insecure move to housing security over a thirty-six month period. The desire was also to help clients find wholeness in all areas of their lives and reach their own stated goals. Another goal was to support landlords and demonstrate Christ's love to them, blessing them while they house marginalized families. Another desire was to motivate RockPointe Church (RPC) to engage in sacrificial service to the poor in an authentic, community-centered, and tangible way. Members involved in the HSI longed to see the kingdom of God manifested in the lives of people in the community so they can find the life-changing hope of Jesus Christ.

Who Is to Be Helped?

The HSI team looked to help housing insecure families currently outside of the church family at RockPointe Church. Most programs that help the homeless and housing insecure in the city of Calgary are made for single people with no children. There is a hole in the programming for families in particular.¹ The target families for HSI have some form of income or job that provides the ability to maintain a household. Canada has an excellent social safety net, but some families fall through the gaps. “Social supports currently tend to focus on alleviating some of the impacts of poverty. These minimal supports often fail to help people actually move out of poverty or prevent poverty from occurring in the first place. This approach becomes expensive, and ultimately ineffective.”² Many families make enough money that they do not qualify for many social assistance programs, but they make too little money to provide for their monthly needs. This causes housing insecurity. Many single-income homes (primarily single moms) fall into this category.

The ability to work and maintain an income is also advantageous for the purposes of the Housing Secure Initiative. The goal is to help clients gain confidence in building an income and providing for themselves and their families. Members of the HSI team long to see them move out of the cycle of poverty. It is an advantage to the process of moving out of the cycle of poverty if the families already have a job or training or are being educated toward a career. This is not a prerequisite, but to move toward this is imperative.

1. The City of Calgary, "Calgary Community Services Guide," (2018), <http://www.calgaryhomeless.com/wp-content/uploads/2021/10/Calgary-Community-Services-Guide-2018.pdf>.

2. ““Why Does It Exist in Our City?,” *The Poverty Series* (2020), <https://www.calgary.ca/content/dam/www/csps/cns/documents/social-research-policy-and-resources/why-poverty-exists.pdf>.

One limitation imposed on the program was not taking on families with overt mental health issues or pronounced addictions. This issue is prevalent in families that are housing insecure, but as a pilot program, HSI is not well-equipped to handle those issues. Church members and team members have compassion for those people overcoming addiction and for those who are impacted by mental health issues. However, they are better served by those with greater expertise in handling those complicating factors. During the intake process, clients were screened for these potential issues, and people who needed help were referred to other programs.

The families who are part of the Housing Secure Initiative do not have to attend RockPointe Church (or any other church) to participate in the program, but they must be willing to engage in a relationship with the church body. The desire is to have a formal relationship with the families in the areas of advocacy, coaching, and financial counseling. Clients are also asked to consider informal relationships with people who want to engage with them in other areas of help and building relationship to expand their community. The belief is that relationships are foundational to influence, growth, and becoming what God intends everyone to be and experience. So, no one is forced to be a part of relationships, but clients are asked to consider this as they consider applying to be part of the program.

The Values of the Housing Secure Initiative

The values of the Housing Secure Initiative are the foundation of how the program operates. First, everyone is treated with dignity as highly valued participants, seeking each person's best. This is how Jesus treated people (John 15:12-14), and the goal is for them to feel valued as people of God within the larger community of the kingdom of God.

Second, the team believes life change happens in the context of relationships and therefore works with clients open to developing relationships with a larger community. The Housing First philosophy begins with securing a place to live, but that is seen as the beginning of a long journey of relationship. The goal is to build healthy relationships with the clients as the foundation from which they will grow into healthy interdependence. The team prioritizes relationships over tasks or accomplishments in all its dealings.

Third, the aim is to help people move from reliance to sufficiency within the community. Clients set their own goals and are responsible for moving toward them, but the HSI team longs to be a supportive community that can help our clients reach whatever goals they set for themselves. We help them with compassion and grace.

Finally, the team wants these families to experience redemption in an authentic and exciting way. Team members trust that God will provide as everyone moves forward into challenging situations and long to see the healing power of Christ move in the lives of these families. The desire is for these families to experience the gospel in their lives. Further, team members desire that clients find ultimate wholeness in Christ, who gives hope for the future here on earth and in eternity.

Helping Families through Rent Subsidies

The Housing Secure Initiative is a program formed around the financial incentive of a rental subsidy for each family involved. Over three years, it is a fading subsidy. The Housing Secure Initiative covers 50 percent of the total rental amount for the first year (i.e., if the rent is \$1,200/month, the client will pay \$600/month). After the first year, the portion that the Housing Secure Initiative pays will shrink by 10 percent every six months thereafter (i.e., the client will

pay 60 percent until eighteen months, then 70 percent until year two, then 80 percent until thirty months, then 90 percent until thirty-six months). At the end of the three-year term, the client will be paying 100 percent of the market value of the rental. The goal is that they will have built up the capacity to afford this housing over the thirty-six months of the subsidy. This fading subsidy is offered not only to provide relief but also is intended to motivate so that the client can move toward self-sufficiency during the thirty-six months.

By the principles of Housing First, the team wants to provide clients with as much choice as possible in where they choose to live. If they can find their rental unit, or they currently have one that they are happy with, HSI is amenable to helping them during this period to increase their ability to move to housing security. If they need help finding a place that is more affordable or more suitable to their needs, the landlord coordinator helps them find a new place to call home. HSI has access to various properties to negotiate reasonable rental rates if the client chooses. The longing is to keep them connected to their community and help them find a place to bring their family into a safe and secure environment.

The Process of Joining the Housing Secure Initiative

For this program to be successful, the process begins with clarity during intake. Team members want the families interested to be able to apply with a simple process and to understand the goals and the requirements of the program clearly; to feel comfortable with what they are being asked to do; and to feel honored if they are chosen to be part of the program. The team also wants them to be respected if they are not selected to participate. This is a high priority in all communications with these families. The desire is to love them and treat them with respect.

The first step in the process is to fill in the application form (see Appendix A). This puts in motion the consideration of a family for entering the Housing Secure Initiative. The application is a simple questionnaire to understand if the potential clients fit with the program and to give them an understanding of what is required. After the application is complete, then people enter the screening process.

The client's application is forwarded to the screening committee. The screening committee consists of a Housing Secure Initiative intake member and at least one other HSI team member. A potential advocate is also invited to the screening committee so that the advocate can begin to get to know the client and start making a great match with the client. Clients share their story as few times as possible, so they are not reliving the potential trauma of their story over and over again.

The screening committee's due diligence includes first reviewing the application to see if any areas immediately disqualify clients from entry into the program. They also make themselves aware of areas they should probe more during the interview process with the client or any other interviewees. All the members should be well acquainted with the entirety of the application, so the process of the various interviews is smooth and complete. It is respectful to understand the work that clients have put into the application.

The next step is to interview any referral agents. These are people that clients permit the screening committee to talk to about their suitability for the program. This interview discusses the client and the client's family background, the client's needs, and whether the client will be a good fit for the HSI. HSI members are as transparent as possible about concerns and desire that the referral agent is transparent about their concerns about accepting the client into the program (e.g., severe mental disability, active addiction, abuse) or about whether the client would

acknowledge the program's non-negotiable terms. The screening committee keeps notes of the referral agent interview (see Appendix B).

The next step is interviewing the potential client. This interview follows the template outlined in Appendix C. Since our clients are generally single moms, our interviewers always consist of at least one female. In the future, if there is a case where we are dealing with a single father, we will make sure one of the interviewers is a male. One member of the screening committee and an advocate are present for the interview. The member of the screening team is there to listen to the client and evaluate closely the client's suitability for the program. The advocate is there to hear the client's story, build trust with the client, and start the journey of advocating together.

After the interview, if the potential client still wants to be considered as a client, the client provides the screening committee with two years of financial information (e.g., Notices of Assessment, T4s).³ This is to understand the scope of the need and to make sure there are both a financial need and a possibility that the person can move toward housing security. If there is no financial need, this program is not for this family. If there is a more profound financial need than HSI can handle, other programs may be more suitable than HSI.

Following that, the screening committee moves on to the reference checks. The committee contacts references and current landlords (being careful not to harm existing landlord-client relationships). The screening committee determines the nature of the landlord-client relationship (e.g., assess for any abusive behaviors), history of rental non-payment, potential history of grounds for eviction, and challenges with the tenancy.

3. A Notice of Assessment is an evaluation of one's tax return that the Canada Revenue Agency sends every year after a person files a tax return. AT4 is a tax document that summarizes how much a person has earned over the past year.

With all this information, the screening committee decides on the client's suitability for the program. For any potential client that the screening committee determines should not be accepted, regardless of the stage of such determination, the screening committee writes a memorandum explaining the reason for the non-acceptance. For clients accepted to the Housing Secure Initiative, the screening committee writes an e-mail to the client explaining the grounds on which the program accepted the client. If two or more potential clients are accepted but there are insufficient resources to house both individuals, the screening committee prioritizes the applications and writes an e-mail providing reasons for the prioritization. The advocate informs clients of their acceptance into the Housing Secure Initiative.

The Housing Secure Initiative Begins

Once the client has been accepted into the program, the work begins in earnest. The Housing Secure Initiative has adopted the Housing First model (see chapter 3). As a result, it is necessary to secure adequate housing for the clients. If a client comes into the program with adequate housing, there is no need to further look for accommodation. But in a competitive rental market like Calgary, it is imperative to find adequate and secure housing for the clients.

Landlord and Property Selection

The selection of a property is the landlord coordinator's responsibility. This member oversees the selection of housing and those people who potentially provide the housing. The landlord coordinator is a shepherd and an advocate for the landlords.

The landlord coordinator identifies and advertises (via word of mouth, referrals, and public requests) to potential landlords, or landlords who contact the program are referred to the

landlord coordinator. The landlord coordinator meets with all potential landlords to explain the program, including associated risks, RPC's efforts to mitigate risks, and RPC's desire to develop healthy landlord-client relationships.

RockPointe Church understands that the landlord is taking a risk by engaging in this program. The church is willing to underwrite the cost of any portion of the rent that the clients do not pay or if they miss a payment. The church also provides remediation costs if one of the clients damages the property in a way other than normal wear and tear. The aim is to show the landlords love and respect as they join in the endeavor.

The landlord coordinator, with or without additional property inspection personnel as required, inspects the rental unit to ensure it meets the program's objectives to provide safe, healthy, secure, and stable housing. In addition, rent expectations with the landlord are considered to determine whether the program subsidy is sufficient to ensure the rent is affordable. The landlord coordinator writes a memorandum outlining the inspection findings and the landlord's rent expectations. Assuming the rental unit is appropriate for the program and the client, the landlord and RockPointe Church sign a memorandum of understanding, which ensures proper understanding throughout the duration of the lease (see Appendix D).

Choosing the Property

The program matches an accepted client to a recommended rental unit according to the following factors: family size/unit size; location of the unit; degree of need of the client; and timing. The advocate and client meet the landlord and inspect the rental, and if the client and landlord would like to proceed, the client, landlord, and RPC sign a lease.

The landlord coordinator maintains contact with landlords to build relationships and address any landlord-client conflicts or landlord needs (including assistance with repairs or maintenance). The landlord coordinator coordinates with the community support coordinator to address ongoing landlord needs. The landlord coordinators support, encourage, and pray for the landlords, passing on prayer needs as appropriate. They also evaluate the relationship and housing situation once per year. The client and the HSI committee retain the leases in a secure location.

Signing the Lease and Support Agreements

The landlord's standard form lease formalizes the landlord-client relationship. The lease is an agreement between the landlord and client, but it may be reviewed and commented upon by the landlord coordinator to maintain consistency with program objectives. The lease states the rent payable at the determination of the landlord. The landlord should also understand and agree to the memorandum of understanding that through the program's duration, RockPointe Church will pay a portion of the monthly rent which will decline over the term of the lease. Any RPC contribution must be paid directly from RPC to the landlord.

The landlord must also understand that RPC may terminate its lease payment on three months' written notice if RPC concludes that the client is refusing or neglecting to meet the program objectives. If RPC's support ends, the lease remains valid and binding, and the client and landlord relationship is governed solely by the lease.

For example, a lease may provide a market rent of \$1,000 per month. For the first year, RPC will arrange to contribute \$500 per month in support directly to the landlord. While part of the program, the client is obligated to pay the remaining \$500 per month until the next

adjustment period (typically after the first year and then every six months after that). However, if, for some reason, the client is asked to leave the program, the client is required to pay \$1,000 per month for the duration of the lease.

Coaching and Advocacy: Two Essential Ingredients

The Advocate

The advocate is central to the success of the Housing Secure Initiative. The program relies upon the advocate as a support, cheerleader, and accountability partner for the client. The advocate is a RockPointe volunteer and is the primary contact for the client. The advocate is the person who is involved with a client for a three-year term. The advocate will be approached by the advocate coordinator and asked to participate in the program. The advocates who are approached will be a person who matches in gender to the client or a couple that can help a client together. The potential advocate will be given an overview of the position and the time required.

The advocate's purposes are to support the client and be the client's primary relationship in the program. Advocates also introduce other supports that align with the client's and the program's goals as needed. Advocates also hold the clients accountable for achieving the goals they lay out for themselves. This individual is also called upon to model a Christ-centered life and assist the client in developing healthy interactions with RockPointe's Christian community. The hope is that the advocate can foster a long-term friendship with the client that is authentic and receptive to the client's needs.

It is essential that advocates also model healthy boundaries. They are responsible for empowering the client. They must not take the client's burdens on themselves in an unhealthy way and try to solve their problems for them. Advocates must help and aid clients to solve their

problems. This builds health. The advocate coordinator will bring all the advocates together for a regular meeting at least every other month to help to connect advocates and give them training on the areas that need to be addressed.

The advocate also is the most aptly positioned person to have spiritual conversations with the client. The hope is that out of this relationship, the client will be able to encounter someone who loves them deeply and who loves Jesus deeply. And through this love, the advocate can lead this person into a relationship with Christ. The Client/Advocate Expectations document is attached as Appendix E.

The Coach

The coach is a professionally certified coach with the International Coaches Federation or the Coaches Training Institute. The coach will be involved with the client for a six-month term at the beginning of the three-year period. The coaching coordinator recruits the coach and explains the context to each of the incoming coaches. The coach works diligently with clients to help them set goals that they see as essential and aid them in developing the tools to achieve those goals. The coach helps the client through a process of self-identifying the goals. These goals are not prescribed, but a preference is given to financial health and pursuing that diligently. The coaching coordinator oversees the coaches and participates in the coaching experience. At the end of the six-month term, there is an option to extend or re-engage at the client's request.

The Process of Moving Toward Wholeness and Independence

As already discussed, once an application form has been received, the HSI committee recruits and assigns an advocate for the client. The advocate participates in the screening

committee interview and helps the screening committee evaluate information and decide whether to approve a potential client for the program. If the client is approved, the advocate informs the client of their status in the program, and the relationship begins.

The client is then asked to go to the Mustard Seed for an intake process to discover what other financial and governmental supports may be available.⁴ The Mustard Seed has excellent people who know all the programs available to help clients. The advocate goes with the clients if they approve, so they know what services are available. The Mustard Seed has experts who can help survey and secure the wide range of social services that clients and their families may need. It is a tremendous resource.

After a placement has been approved, the coach begins a six-month formal coaching process. The steps are as follows.

Step One: Discovery Phase

In this step, the coach helps clients explore their values, strengths, and beliefs and what they want to accomplish during the three-year program. This is done through a variety of exercises and assessments. The first is a discovery questionnaire. The client answers these questions before the first coaching session. The coach debriefs this with the clients to highlight their values, their vision for their future, and their beliefs. The coach affirms that their beliefs will be the foundation from which the coaching conversation takes place and assesses the client's willingness to have this be a part of the regular coaching sessions. The next tool to be used is a

4. The Mustard Seed is a Christian non-profit organization that has cared for the homeless since its inception in 1984. It is a well-established and respected organization that supports people struggling with homelessness in their physical, mental, and spiritual needs. See "Services," "Services," The Mustard Seed, 2022, accessed November 17, 2022, <https://theseed.ca/services>.

Wheel of Life Assessment.⁵ This tool measures eight areas of the client's life, including spiritual growth and the level of satisfaction with each area. This is then used as a tool for the client to set personal goals. The next tool is the Clifton Strength Assessment (formerly called StrengthFinders).⁶ This is an online assessment by the Gallup organization that gives clients their top five strengths and ideas for action on building these strengths. The client then is asked to walk through a values clarification exercise. The coach helps clients mine their values which are used as a resource for decision making. The final tool to be used is an exercise in which the coach helps clients create a vision for themselves ten years into the future. This becomes a powerful resource in motivating clients to take action to reach their goals.

Step Two: Goal Setting and Action Planning

The coach helps the client set one or two personal goals for this step. These goals are distinguished by the fact that they are specific, measurable, achievable, relevant, and time-bound (SMART). Clients are also asked to add a financial betterment goal to their work until the next check-in. These goals become the primary focus of the monthly coaching sessions and are a regular discussion point with the advocates. The goals typically are worked on by the client with the coach's help every month over a period of six months. The client and coach meet with the advocate to communicate the goals and discuss what kind of support the advocate could bring to help the client in between coaching sessions and after coaching is complete.

5. Emma-Louise Elsey, "The Complete Guide to the Wheel of Life," Simplicity Life Coaching Ltd., 2021, accessed November 17, 2022, <https://www.thecoachingtoolscompany.com/wheel-of-life-complete-guide-everything-you-need-to-know/>.

6. "Cliftonstrengths," Gallup, Inc., 2022, accessed November 17, 2022, <https://www.gallup.com/cliftonstrengths/en/254033/strengthsfinder.aspx>.

Step Three: Personalized Coaching and Accountability

The coach and client continue to work together, meeting monthly, to consistently maintain the thinking, behaviors, skills, and beliefs required to achieve the goals. Throughout the coaching conversations, the coach prays and relies on the Holy Spirit to draw out of the client what is needed. The coach must believe that when the client feels safe and can engage in authentic conversation, the resulting action aligns with what God wants for them. Although meetings vary somewhat, a regular meeting typically consists of reviewing progress against the commitments made. There is also a review of situations which have occurred between sessions and utilizes failures as valid learning opportunities, probes alternate strategies, and sets new action steps using clients' values, strengths and future self as a resource. The coach helps the client identify saboteurs, obstacles, and limiting beliefs. A coach seeks to find empowering perspectives that will aid in getting the client unstuck. The goal is to foster confidence, find opportunities to present a Christ-centered perspective, and encourage clients to believe in themselves and make wise choices.

Step Four: Completion and Evaluation of Coaching

At the end of the six-month coaching engagement, the client, coach, and advocate meet to either extend the coaching relationship for another set amount of time or bring it to a close. If they decide to close the relationship, the coach helps create a plan for the advocate and client to continue the process of action planning and accountability for the remainder of the three years. The formal coaching relationship is now complete, and it is optional for the coach to stay connected or re-engage at the client's request. A copy of the Coaching Memorandum of Understanding is attached in Appendix F.

Once the formal coaching process is complete, the advocate continues to support the client and the Housing Secure Initiative committee in reaching their long-term goals. The client continues to pursue appropriate agency supports with the advocate's help and accountability. The advocate continues to approach the community support coordinator to recruit needed help from the RPC community. The advocate is always looking to encourage the client. It is essential to measure growth and accomplishment and to share success stories. This helps with motivation for both the client and advocate, and it helps the other clients to hear these stories of success.

The Community Support Coordinator

The community support coordinator is an essential part of helping clients find the help they need within the community of the church and beyond. The community support coordinator develops relationships within RockPointe Church and the broader community to ensure that clients have the support needed to properly achieve their goals, grow financially, and develop as responsible clients. The support that the coordinator looks for may include but is not limited to: tradespeople for repairs to tenancies, accountants or other financial advisors to assist with clients' financial decision-making and other skills that clients need to learn. Where a coach or client requires appropriate resources to help move the client forward in their goals, the community support coordinator seeks resources to help meet those needs.

As the three-year term approaches, the advocate works with clients to prepare for their independence to complete and end well. The advocate communicates the program results related to the client's situation with the Housing Secure Initiative committee.

Chairman of the Housing Secure Initiative

As the chairman of the Housing Secure Initiative team I have an integral role in seeing this whole program come together. As the pastor of community engagement and the initial motivator behind this program, it is up to me to provide overall leadership to the team that is tasked with overseeing the various pieces of the program. I am also responsible to provide spiritual leadership to the committee and keep the entire program on its task to see our clients moved to housing security and closer to Jesus. I have the task of coordinating committee meetings, assigning committee tasks, and identifying and managing risks. I also look for opportunities to engage the overall RockPointe congregations (three sites) in the program by communicating with the church the needs, the successes, and the future vision of the program. It is my responsibility to report the progress and needs to my direct report (the executive pastor) and, as needed, to the board of elders.

Community: Building Deep and Helpful Relationships

Life change can be challenging, and no one should have to go it alone, particularly families trying to move from housing insecurity to housing security. With this in mind, the desire is that clients and their families to be invited into a deeper community. It is in this community that life change can truly happen.

HSI builds community by introducing clients to various people who want to help them and engage relationally with them. The vast majority of those who are introduced to clients are also a part of the church community, so if clients decide to come to the church, they will know people who are a part of the community at RockPointe Church.

A caseload is the number of cases (child or family) an individual is assigned within a period of time. For a child welfare worker, the average caseload is between twenty-four and thirty-one children; however, the Child Welfare League of America recommends that caseloads not exceed fifteen children per social worker. Research has shown that high caseloads negatively impact the delivery of both health and human services. In Alberta, there are often articles about how caseworkers are overworked and their caseloads are enormous.⁷ It is a goal of HSI to try and remedy this heavy caseload by putting the church community around these families. The offer to come and be a part of the body of Christ is the quickest way to develop a larger community. But HSI also wants to have people engage directly with professionals from the church who have volunteered to help them succeed in all areas of their lives.

Coaching: Groundwork for Empowerment

As has already been mentioned, clients are assigned a professional life coach to work with them over six months. This coach is to help the client set goals and work toward the accomplishment of those goals. This coaching portion is mandatory and vital to the program's success. It is also an area that connects the clients with the community of the church. These coaches are Christ followers with a connection to RockPointe Church. As they help the clients set goals, they make sure the clients are thinking about all aspects of health, including relationships that will build a healthy community for the clients.

7. Lisa Johnson, "Aupe Sounding the Alarm over Understaffing in Alberta Support Services," *Edmonton Journal* (September 2, 2022), <https://edmontonjournal.com/news/politics/public-sector/union-sounding-the-alarm-over-understaffing-in-support-services>.

Advocacy: Deep Encouragement

The advocates are the key to the success of the HSI program. They are the primary relationship builders with the clients. They are tasked to support the client as best they can in all areas. The advocates act as the primary contact within the program and support and help the clients as needed while they set goals, identify barriers, and move toward those goals. The advocate helps the client access resources and supports people as needed to help meet their stated goals. This person is a friend who will listen, journey with, and support the client and their families. The desire is that a solid and lasting relationship is built. The request is that they connect weekly (via text, email, or phone) and meet in person once a month at minimum.

Coaches and Advocates Working Together

The coaches and advocates ideally communicate with each other regularly and help the clients reach their goals. The coaches are trained to help the clients discover their goals by getting them to talk through their dreams and their needs. The coaches also help the clients begin to understand how they may ask for help from those around them, including their advocates, the church, and others in their community. The main job of the coaches is to help the clients clearly articulate their goals and dreams. The advocates will then help the clients by encouraging them to bring to fruition what they have discussed with the coaches. The advocates are intended to be the ones who will walk with the clients through the duration of the program and be their cheerleaders to achieve their goals and their connection point to the church to address needs or other resources. If at any point there needs to be crisis input or deeper help, the advocate coordinator is a trained social worker, and she will be able to step in to provide expertise.

Community Support: Introduction to the Body of Christ

The deeper and longer-term relationships for the family by design are between the advocate and the coach. But there are also multiple short-term relationships that the community support coordinator sets up. This person is responsible for connecting the family with people in RockPointe Church who can aid the clients with their goals. The clients are free to receive help from financial planners, people to help with cooking, people to help with resumes, home organizers, or whatever services they need. An effort is made to connect them to people within the church. This is another way to build familiarity with the community at RockPointe Church and help people discover Jesus for themselves.

Evangelism: Leading People Closer to Jesus

It is apparent to all those who commit to being a part of the Housing Secure Initiative that it is operated by a church. HSI believes, and wants it known that they believe, Jesus offers hope and healing in every situation and that the best possible life includes knowing the love of Jesus and being supported by a caring community. Therefore, introducing people to Jesus is essential to us as part of this project. But it is also clear that this effort has to be overtly non-coercive. The team members and church members serve people and love people irrespective of their response to Jesus Christ.

So, it is made clear to those accepted to the program that they are not obligated to attend RockPointe Church, ascribe to any beliefs, or hold any particular moral code. The RockPointe Housing Secure Initiative is based on relationships. Housing is only a start, and the sincere desire is to support these families as they move toward their goals. HSI longs to build a friendship and provide them with a community to assist them, as well as to build a community around them.

Therein lies the hope for seeing people come to know Jesus: that through the depth of relationship that comes from action and words seeded with the hope of the gospel, people will come to know Jesus and desire to understand the way, the truth, and the life of Jesus (John 14:6). It is a deep hope that they discover the healing of Jesus and how he takes care of them for an eternity. Marva Dawn talks about the benefit of true community in *Truly the Community*, where she says,

Because the style of community in which all individual members contribute uniquely is so different from the conformity of our culture, the surprise it causes would lead to questions. Consequently, we would have new opportunities to tell others how the love of God draws all our diversities into unity. In addition, our evangelistic opportunities would be coupled with greater social concern because of the economic interdependence that comes from genuine sharing of potential.⁸

This speaks to the type of community that HSI hopes to develop with each of its clients: a community that exposes people to the life-changing love of the body of Christ.

Expectations of Clients

There are some expectations that all clients need to follow through on to start and maintain their place in the Housing Secure Initiative. First, they must pay their portion of the rent on time to their landlord. If there is a delay in paying their rent, they are to communicate this to the landlord and their advocate immediately. Then they are to work out a plan to make the payment as soon as possible.

They must also understand that this is a pilot program, and changes to the program may occur within the three-year term. HSI is grateful for their flexibility. Next, the clients must be willing to participate in the coaching program for six months during the first year of participation in the program. They must also regularly meet with their advocate, as previously outlined.

8. Marva J. Dawn, *Truly the Community : Romans 12 and How to Be the Church* (Grand Rapids, Mich.: W.B. Eerdmans Pub. Co., 1997). 81.

Clients must also reasonably move toward the goals they set with their coach. This can be done at their own pace, but team members need to see their willingness to take steps forward. They are expected to access the resources provided to them to help them achieve their goals and be part of this willingness to move forward.

Finally, the client must understand that the program is run by a faith organization and from the perspective that spiritual health is vital. Their interaction with all faith-related matters is entirely their choice and never affects the help provided by the program, but it is a part of the discussion from all those who are providing the assistance.

Outcomes of the Program

The Housing Secure Initiative desires to see people move from housing insecurity to housing security, and the program will have three different outcomes. The first is short-term outcomes that aim to have results within eighteen months. The mid-term outcomes take place between eighteen months and three years. The long-term outcomes are after the three-year program is complete. These outcomes are tracked through the short and mid-term length, but the long-term outcomes will happen after the program has officially ended. The outcomes are succinctly listed in the Program Logic Model (see Appendix G). The outcomes are measured through interviews with the clients and those directly involved in the program.

The short-term outcomes are threefold. The first is that the clients will have identified goals they want to see accomplished within the three years they are part of the program. The indicator of success for this goal is that they will have achieved one of their goals. The second outcome is that the client understands financial resiliency and has taken steps toward housing security. The success indicators here could range from a savings plan, debt reduction, or stable

employment. The final short-term outcome is that the client is more receptive to hearing about Jesus. The measurement will be the number of people that can be connected the clients to from RockPointe Church. This shows that they are connecting with the community of Christ followers.

The midterm outcomes are made up of two outcomes. The first is that clients have achieved housing stability. The indicator of success is that they are paying their bills independently and are not in danger of losing their housing. The second midterm outcome is that the clients and their families are more oriented toward Christ. The indicators of success are their openness to discuss spiritual things and their fondness for the people of Christ from RockPointe Church. These are the outcomes aimed for over the duration of the program.

The long-term outcomes would display themselves more fully after the three-year duration of the program. The first long-term outcome is that clients and their families demonstrate a thriving relationship with Christ. This will reflect the mission statement of RockPointe Church, in which clients will be passionately devoted to God, deeply committed to the body, and relentlessly focused on the lost. The second outcome is clients' sustainable sense of stability, health, and wellness. They are not reliant on social services and have basic finances saved to cover emergencies.

The desire at the end of the project is that HSI will have helped five families reach housing security. Housing security means they can afford housing on their own and have the resources to withstand or bounce back from any troubles or trials they face. The families involved in the program will have experienced a transforming community and feel they have a wide network to rely on to help them through any difficulty. The desire also is that the families personally encounter Jesus over the three years.

In addition to outcomes for the clients, the program would like to influence the people of RockPointe Church. The goal is to help the people of RPC grow in their love for the needy in the community. HSI team members desire to see many more members personally engage in sacrificial ways with the world around them, give sacrificially to this program, and desire to involve themselves deeply with families with whom they would not usually rub shoulders. The RockPointe community would open their hearts to people with a lower socioeconomic status than they usually engage in their regular lives. The HSI team measures people's involvement in clients' lives to help them build a large, supportive community within the church. And HSI team members recognize that the more people from the church come to know the clients it is likely the interaction will impact their lives. Overall, the desire is for greater church engagement in meeting authentic and deep needs. There will be increased kindness and compassion toward the poor in the lives of those involved, and a great openness to become engaged in the greater community they are a part of.

There is also a longing to see people outside the church become engaged in supporting, serving, and growing the kingdom of God. These people may not understand the kingdom of God and that they support it, but God can use them to further his causes. HSI wants to see people come to fundraisers and hear the stories of life changes. It would be amazing to have these people who are not engaged in the church community pour out their resources and use their connections to help these families grow in housing security. HSI wants people outside the church to use their experience and giftedness to help change the lives of others. Team members want to give people who serve in small ways (helping these families move to safer housing) and significant ways (engaging in regular skill training and friendship) to see the kingdom of God come into the lives of these families and be transformed themselves. The outward focus and

engagement of the church will improve its likeability to those who currently do not know Jesus as their Savior. Further, the desire is to be a fragrant aroma of Christ to the partner organizations and agencies that are no doubt currently serving these families in other ways. HSI also wants to support these community service organizations and give them support and credit when possible. The longing is to see the church as an integral and transforming part of the community.

Conclusion

Boldly stepping forward into this Housing Secure Initiative is exciting. Team members hope that God can use this program to impact five families' lives profoundly. We, the team members, also recognize that, inevitably, we may impact many more people beyond this. RockPointe Church will be affected deeply as they engage these families and support them in many ways. It is an exciting opportunity to change the heart of RockPointe Church. And encouraging many people who are not part of a church family to consider the needs of the poor and giving them an outlet to aid these families will also be life-changing for them. It is exciting when the church steps into areas where people do not expect it to engage. This area is unique for a church to take such a prominent role in seeking the welfare of needy families. HSI team members humbly move forward in prayer with this plan, trusting that God will go before us and make his ways known. In the next chapter, the results of the Housing Secure Initiative will be discussed.

CHAPTER FIVE

WHAT HAPPENED WHEN FAMILIES MOVED INTO THE HOUSING SECURE INITIATIVE

The Housing Secure Initiative (HSI) was a journey of helping six families move from housing insecurity to housing security. It has been a journey filled with much learning, as the program set out a timeframe to develop a relationship with these six families. There were many successes with the clients and many areas to change in the future. The families that participated in the program were helped, and transformation was seen through the journey undertaken by all.

The program's foundation came from understanding the literature on moving people from housing insecurity to housing security. There was also much thought given to the biblical idea of how those needs should be met. And from that was birthed an idea of how to develop a program that would be effective in the culture that the clients found themselves in. The culmination of all these pieces brought forward a program called the Housing Secure Initiative.

From November 1, 2016, to April 30, 2021, this program yielded exciting results, and this chapter will explore in depth how each family did over the three-year journey together. The successes and strengths of the program will also be highlighted. Many areas could have been improved to help these families reach their goals more constructively. However, this project made a difference in the lives of these six families in Calgary, Alberta, Canada. And if others are courageous enough, it could make a difference for other families throughout the city and the country.

The Timeline of the Housing Secure Initiative

The Housing Secure Initiative was an innovative response to the problem of housing insecurity in the city of Calgary. The HSI team (see Appendix H) at RockPointe Church did not have the luxury of time when it came to figuring out how to help people. Some people needed to be housed immediately, so action was taken directly. But as the program moved toward the goal of five families (ultimately, six families were helped), it became more effective. The six families had staged commencement over two years for financial and practical reasons. The timeline was as follows:

Family 1, Jacqueline Billyard,¹ November 2016, graduated December 2019

Family 2, Tiffany Nichols, November 2016, asked to leave the program in September 2018

Family 3, Rylie Stevens, January 2017, graduated December 2019

Family 4, Halle Turner, June 2017, graduated May 2020

Family 5, Madellyn Pauls, May 2018, graduated April 2021

Family 6, Zach and Marie Waind, November 2018, graduated early in January 2021

The Families of the Housing Secure Initiative

The RockPointe Church Housing Secure Initiative was originally going to serve five families but ended up having the resources to work with six families. These six families went through the process of applying for the HSI and began the journey from housing insecurity to housing security. The desire of the HSI was for each of these families to experience Christ's love and to improve their housing situation. Ultimately the goal was to see the clients become a part

1. All participants' names have been changed to protect their privacy.

of the community at RockPointe Church and be introduced to the life-changing message of Jesus Christ. But first, here are the six families and how they did in the program.

Family 1, Jacqueline Billyard

Jacqueline Billyard leads the first family that was admitted into the program. She has two teenage children, a son and a daughter. Jacqueline did not have a job when she started the program because she had just come out of a rehab program. She was trying to overcome her alcohol addiction and working hard to reconnect with her children after being away from them while at rehab.²

Jacqueline was grateful for the housing that the Housing Secure Initiative was able to help her secure. She said, “The house was the first step. I love this place. I can afford it, and it has become a home.”³ After she and her family settled, Jacqueline began to look for a job in her field. She upgraded her education and now has a permanent job position in the field she loves. She wanted to be able to give back to people who had difficulties like she did. Jacqueline is working in a women’s shelter and doing exceptionally well. Now she is much healthier, and she can provide for herself financially. Jacqueline is able to provide comfortably for her household and for the first time is saving money for the future.

Jacqueline started coming to RockPointe Church and quickly became part of the body there. She recommitted her life to Jesus Christ and decided to be baptized. She was an example to the other families that came to be a part of the Housing Secure Initiative. She says, “When I came to get help at RockPointe, I felt guilt and shame that I couldn’t provide for my family. But despite what I was going through, I found courage by focusing on what my kids needed.

2. We chose to include Jacqueline in the Housing Secure Initiative, because after interviewing her we felt that she had successfully overcome her alcohol addiction.

3. Jane Billyard, interview by Geoffrey Heth, Sept 18, 2018, Calgary, Alberta, Canada.

Honestly, in the midst of this, I never lost hope in Christ because I knew that the family here at RockPointe was behind me.”⁴

Jacqueline was so enthusiastic about the Housing Secure Initiative and how it had helped her that she was willing to be transparent with her story and share it with anyone who asked. She helped at a couple of fundraising events and was a great orator and clear storyteller to all who were interested. In the interview, Jacqueline summed up her experience:

I have so much hope from the Housing Secure Initiative! Physically, I have lost forty-seven pounds! Emotionally, I am resting in the fact that I know my Father is going to take care of me. And he has done this with my family here at RockPointe Church. Vocationally, my story is being redeemed. I am working at Calgary Women’s Emergency Shelter. Spiritually, I am on fire! I got baptized here a couple of months ago—that was awesome!

I am growing closer to God daily.⁵

The Housing Secure Initiative benefitted greatly from Jacqueline and how she engaged in the program.

Jacqueline is not currently attending RockPointe Church. When I left RockPointe Church to lead another church, Jacqueline felt she could also leave the church and attend the same church where her sister does. She is still tracking spiritually and building community with her sister and her church. She is still connected with her advocate, Rachelle Bey, from the HSI and enjoys a great relationship with her. Her children, who were thirteen and sixteen years old when she began the program, have now graduated from high school. Both are doing some form of post-secondary education. The family is currently thriving and continuing to grow in their goals.

Family 2, Tiffany Nichols

4. Billyard, interview.

5. Billyard, interview.

The second family to be part of the Housing Secure Initiative is led by Tiffany Nichols. Tiffany is indigenous. She is a single mother with one daughter, who is fourteen years of age. Tiffany came into the program with a job and worked hard to provide for herself and her daughter, but she needed to increase her ability to earn money to have a stable household. She began working on her diploma for social work while in the program, and she worked hard to finish her schooling. Tiffany is now a social worker and can say that she is housing secure. Tiffany's daughter has graduated from high school and is currently attending a post-secondary institution.⁶

Unlike the other clients, Tiffany never engaged with the coaching portion of the program. She enjoyed the rental subsidy, but she always found excuses not to begin meeting with her coach. This stunted her growth in the primary area of the program that was intended to bring change and transformation. She also engaged haltingly with her advocate. She only gave it the absolute minimum. Although she was enthusiastic about the program when she was interviewed for the original assessment, it did not transfer to actual participation in the program elements. Despite multiple attempts to engage her in the process, that was to no avail. Team members had numerous conversations with her, and in the end, the team had to make the decision to ask her to leave the program. It was disappointing to her to be asked to leave, and it was disappointing that she would not engage with her coach or advocate. The lead team was thankful that the expectations were well laid out for each of the clients when they applied for the program and when they were accepted into the Housing Secure Initiative.

Tiffany chose not to engage with RockPointe Church or any other church. So, the ability to impact her with a community of people to show her the difference Christ can make was hampered. Even though Tiffany was asked to leave the program, HSI team members focused on

6. Lisa Congo, interview by Geoffrey Heth, October 21, 2022, Calgary, Alberta, Canada.

treating her with respect and dignity and hope this will be seen by her and continue to affect her even though she is no longer part of the program. The time she spent with the rental subsidy still helped Tiffany finish her social work diploma and land a stable job that she uses to provide for herself and her daughter.⁷

Family 3, Rylie Stevens

Rylie Stevens leads the third family that was added to the program. Rylie is a single mom with two children, fourteen and twelve years old. There was much complexity in Rylie's situation, but she tracked well through the entire program. Her advocate was Joanne Janzen, and Rylie engaged with her deeply. She and Joanne are still in contact two years after Rylie graduated from the program. This relationship was ideal for helping Rylie, and it has been a beneficial relationship for Joanne as well. Joanne said,

It has also been humbling to see how well my “mom” has engaged in the process and the significant changes she has implemented in her life. It is difficult for me to make wholesale changes, even in areas that I know need to be changed, so to see her embracing the process in order to have a better and more secure life has been rewarding but also challenging to me. Sometimes I feel hypocritical when I ask her to account for the actions she is taking while knowing that I am not always following through on things I should be doing in my own life.⁸

This is what the advocate relationship was envisioned to be.

Rylie did well with the coaching, and it helped her immensely. She started a program of continuing education, but she was unable to complete it. Irrespective of the fact that she did not complete the program, even beginning it significantly boosted her confidence. She stated in her interview, “I was stressed out over my life before, but through the coaching and the program, I

7. Congo, interview.

8. Joanne Janzen, e-mail, March 4, 2019.

have gained so much confidence. It is brighter out now.”⁹ Over the duration of the program, Rylie was able to experience much healing from the trauma she had endured in her past.

Rylie currently has a job, and she is providing for her family with a stable income and housing. Throughout her time in the program, she has gotten several promotions at her current job, which an increase in pay has accompanied. Her faithfulness to her career and her hard work have created much more security in her housing situation. One of Rylie’s children has graduated from high school and is pursuing a trade. Unfortunately, even though the housing environment is more secure, her second child has dropped out of school.

In addition to her advocate, Rylie is closely connected to her landlords, Jim and Mimi Hoogaboom, who are members of RockPointe Church. The Hoogaboos have a relationship with Rylie and continue to be her landlords even though the program has finished and the subsidy has disappeared. Rylie came to church with the Hoogaboos for a while, but she is no longer attending RockPointe Church. She is still connected to Jim, Mimi, and Joanne, so she is connected to RockPointe Church in this way. Rylie is connected to the gospel through relationships, and God may continue to speak to her through these relationships. Rylie made one of the most hopeful and emotionally stirring comments during this interview. She said, “I haven’t been able to dream in ten years. But I am getting there now.”¹⁰

Rylie is quite a shy person and uses few words. I received an e-mail from the intake director, Pam Engquist, who said,

When I first interviewed Rylie during the intake process, I remembered noting how skittish she was. She had a hard time looking me in the eye and was very guarded and nervous/uncomfortable. She stated that she wasn’t able to dream for herself or her children due to the cycle she was in; she was just trying to keep her head above water with daily life (juggling which bill to pay each month). Heartbreaking. Flash forward to

9. Rylie Stevens, interview by Geoffrey Heth, February 17, 2019, Calgary, Alberta, Canada.

10. Stevens, interview.

my first evaluation meeting with her after she had been in the program a few months. She was truly a changed person. She appeared more self-confident, engaged and relaxed in conversation (she offered to buy me a coffee!). She had started the process towards her goal of becoming a Unit Clerk, and although unsuccessful the first time, she was going to try again—which shows determination! I came away from that interview marveling at the difference in Rylie’s demeanor and overall outlook on her life!¹¹

Family 4, Halle Turner

Halle Turner, who leads the fourth family, is an incredible success story. Her children were twenty-three, sixteen, thirteen, and twelve when they entered the program. Since then, two of them have graduated high school and entered into a post-secondary program of their choosing. The third is still in high school. Halle was able to finish her plumbing ticket and became a journeyman plumber. She has a great job following her passion in that trade. Her family has settled down, and she is doing well.¹² When she came into the program, she was in the midst of a messy divorce, and through the support she received from the program and others, she has been able to extricate herself from a chaotic situation.¹³

Halle has been able to qualify for a mortgage and purchase her first home. This has given her family even more stability. Her ability to study earned her a plumbing ticket, and then she was able to secure a stable, well-paying job. This, along with the resolution to end her marriage, has given the family much security.

Halle is not currently connected to RockPointe Church through their weekly services. At the beginning of the program, she attended church with some of the other single moms from the program, but she has since faded from regular attendance. Like some other families, Halle is

11. Pam Engquist, e-mail, January 17, 2019.

12. Halle Turner, interview by Geoffrey Heth, January 17, 2019, Calgary, Alberta, Canada.

13. Congo, interview.

connected with her advocate, Mimi Hoogaboom. This has been a solid connection and helped her to grow personally and spiritually.

Family 5, Madellyn Pauls

The fifth family is that of Madellyn Pauls. Madellyn is a single mom with children who were sixteen and nine when she started with the Housing Secure Initiative. One of them has now graduated high school and moved on to post-secondary education, and the other child is still in school. Madellyn had a job with Alberta health services before she joined the program, but since she has been part of the program, she has found the confidence and the ability to advance with some training and advice from the people in the church and her advocate.¹⁴ Her advocate, Hellen Jung, has worked well with her and helped her to get a better job and become more financially stable.

Madellyn has benefitted from the relationship and community. The people around her rescued her from the isolation she was feeling and helped to give her the confidence and ability to remove herself from a bad relationship. She also needed help to set some financial goals to overcome an oppressive relationship with her ex-husband. She said she was very self-critical and blamed herself for many of her problems, but spending time with her coach and advocate helped her see herself differently.¹⁵ Since she joined the program, the divorce has been finalized, and the community that she has built through the Housing Secure Initiative has helped her to be free of this whole situation. This has caused Madellyn and her children to feel more secure and move forward with confidence.

14. Madellyn Pauls, interview by Geoffrey Heth, January 17, 2019, Calgary, Alberta, Canada.

15. Pauls, interview.

Even though the program has finished, Madellyn is still connected to her advocate, Hellen Jung. They enjoy a great relationship with each other that has developed into a mentorship. While in the program, Madellyn came to church on and off again, but she is currently not attending any faith community.¹⁶ She has helped the HSI team to realize that this is a long obedience of support in the same direction, and her relationship with Hellen has helped keep her connected to the body of Christ. The hope is that over a more extended period, Madellyn will realize her need for Jesus and continue to pursue him as her Savior.

Family 6, Zach and Marie Waind

The last family that came in as part of the initiative were Zach and Marie Waind. This couple has four children. When they entered the program, the oldest was eleven years old, and they had twins who were nine at the time. The youngest was six years old. The youngest child is a little person and has significant health issues. This family is of indigenous background and has had severe trauma in their family history. They were happy to be part of the Housing Secure Initiative.

The Wainds had terrific advocates, John and Marcia Betcher. This was an excellent opportunity for the Wainds to see a healthy family working together. One of our values was to build a deep relationship with our clients, and when we recruited a couple with younger children as a family it helped to develop this relationship. John and Marcia also have children, and Marcia mentioned that the Wainds had become better at telling their children “No” since they had started meeting with them, and that they are getting better at setting boundaries.¹⁷ It is this type of mentorship through actions that helped the Waind family grow. If we would continue the

16. Congo, interview.

17. Marcia Betcher, interview by Geoffrey Heth, January 19, 2018, Calgary, Alberta, Canada.

program, it would be beneficial to seek more couples and healthy families to be advocates for the families in our programs. We saw immense benefits from couples engaging with our families and their children engaging with our client's children.

The Wains still do not have stable employment, and of the six families that were part of this program, they are the only ones that are not housing secure. Their capacity to work is greatly affected by their youngest child, who has many health difficulties. In the middle of their three years of subsidy, their son had to have surgery that only 25 percent of children survive. This situation was difficult for the Wains and for the advocates as they journeyed with this hurting family.¹⁸

It is understandable that this difficult season of their life greatly affected the Wains' capacity to work. Their son survived the surgery, and they continue working through the health issues. In addition to the health difficulties this family has faced, they have also been steeped in a victim mentality from their traumatic background. This has also been a barrier to helping them actively move toward housing security.

Zach and Marie are still connected with their advocates and with a lead team member from the Housing Secure Initiative. The program was used primarily to help them with their money flow. They appreciated the help, and the church was more than willing to help them in their time of need. RockPointe Church served them well, but they did not engage with the church and the services that were offered to them. The Wains appreciated the community they were shown, and they still have a connection to RockPointe Church through those people who are engaged with them, but they are not actively attending the church. As their advocates, Marcia and John, said, "We have been a helpful bridge to help support them in whatever they need. We

18. Congo, interview.

understand our interactions with the Wajiwats matter, and we bring the kingdom of God to them as we spend time with them.”¹⁹

What Was Learned from the Housing Secure Initiative?

As a pilot, the Housing Secure Initiative overall was highly effective. It worked at all levels of what it was intended to deliver, though there are areas for improvement. Five out of six families came out of the program housing secure. Jacqueline Billyard gave one of the most telling insights when she said, “Being secure in a home means now I can move forward with my life.”²⁰ This is how powerful housing security is in the life of a person. Five of the six families have stable employment that is superior to when they entered the program. All the families have improved relationships with their children. There was a concern for each of the children that they would not make it to graduation, but most of those who could graduate have made it through to post-secondary education. One-third of the families were indigenous. Although housing insecurity and homelessness affect a cross-section of cultures, there is a disproportionate number of indigenous in all homeless categories.²¹ There is a great need for help in this area, but it was still interesting that they desired to engage with a program that a church clearly operated. Each indigenous family said they were willing to build a relationship with the church and its people. Particularly in Canada, with the situation faced with attempts at reconciliation with the past treatment of indigenous neighbors, this was an exciting development. RockPointe does not have a high ratio of indigenous people attending our services. This is an area that the church would

19. Betcher, interview.

20. Billyard, interview.

21 "Indigenous Peoples," 2021, accessed February 9, 2023, <https://www.homelesshub.ca/about-homelessness/population-specific/indigenous-peoples>.

like to see change and improvement. Although the program's success is evident, a deeper look at areas of achievement and improvement is warranted.

The Lead Team: Those Who Gave So Much

The volunteers who made up the Housing Secure Initiative lead team had incredible leadership skills and a great passion for their work. The team was deeply engaged in the vision and mission to see families impacted by the kingdom of God. The members were assigned roles that they were passionate about, and as a team, they were effective. This was essential to the overall function of the program. Without a strong leadership team, little of the program's effectiveness would have been realized.

The rest of the leadership team did this without remuneration. Their commitment to this program was exceptional. The chair and the vice chair would give executive direction to the team. Two administrative positions kept the details straight and the momentum of accomplishment moving forward. The treasurer and the secretary handled these details and ensured that action items were not lost and that our fiscal responsibility was kept in check. The rest of the roles gave oversight to teams that performed functional areas. The advocate coordinator oversaw the advocates. The landlord coordinator oversaw the landlords. The coaching coordinator oversaw the coaches. The community support coordinator oversaw the personnel resources that came from the volunteers at our church. The client selection coordinator oversaw the process of identifying families who would be part of the program. Each of these functional leaders oversaw people who had specific functions to deliver to our clients. For a more detailed view of this, see Appendix H.

The Housing Secure Initiative was built entirely upon volunteers except for the pastor of community engagement, who oversaw the whole leadership team. This was the role that I fulfilled on the team, and I gave about 5 to 10 percent of my time to lead this initiative. As the leader of the Housing Secure Initiative, I was the chief vision caster for the program. This would mean I was speaking with people one on one to help recruit volunteers. I would also speak with donors individually or in groups to help raise money for the endeavors. I was also the lead communicator to the church body about what HSI was doing and how it was doing. I would also give oversight to the general direction of the program and make sure that all the operational pieces were moving in synchronicity. I was the one who gave direction to all the team meetings and took responsibility for the decisions that were made by each of the team players. It was my role to keep the lead pastor informed, and through him, the board of elders was kept abreast of the financial concerns, growth of the program, and potential problems.

I learned much in my role as the chair of this team, including the importance of regular communication with the entire team and making sure that everyone was checking in and accomplishing what they said they were going to do. The secretary was very good at taking note of action items and making sure that they were being done on time. I also learned how important it was to have people on the team who were passionate about their role and knew what they were doing. This was the most skilled team of volunteers that I had given oversight to, and they worked together extremely well. But communicating and making sure that we were all pulling together was imperative. I could have done a better job at helping our board of elders see the need of this program. There were some breakdowns in communication between the lead pastor and the board that I did not see happening until it was too late. I also assumed that everyone would approve of spending resources on this program because it was the right thing to do. But

some elders were hesitant at some of the financial commitments we were making because they did not understand our goals to make the HSI self-sufficient down the road through fund raising. I could have done a better job at communicating that and other vision goals to the lead pastor and to the board.

The overall ministry of the Housing Secure Initiative was unique because significant leadership roles were available for volunteers that many ministries do not have the freedom or ability to give to volunteers. Some people in the church look for volunteer roles that are significant and have a profound challenge associated with them. Many churches do not have roles that challenge people with significant skills and time. The people who were engaged felt they were fully engaged in leading their area and growing its success. One of the advocates put it like this:

When I think about Christ's ministry on earth, I am reminded of how he spent time interacting with those who were seeking and hurting and showed them his love by being with them, demonstrating that he knew them and built enough trust to speak truth into their lives. To me, I think this is a model for how I can be most impactful in this ministry and as a Christ follower. In this sense, being an "advocate" in the HSI program gives me a real opportunity to let Christ shine through me. But this will require my ongoing commitment and the ongoing support of the RockPointe community around me.²²

The lead team was a significant asset to the success of this endeavor. The team was made up of exceptional people who worked hard to make the program a success. They were so excited to see the fruit of this ministry. There would need to be a concerted effort to recruit potential replacements for the team because any one of the people leaving the team would create a significant hole in the program. The team's executive director needs to be looking actively for people to recruit and encouraging the team members to train people to replace themselves. The only other role to add to the team would be a case manager (see the section The Case Manager:

22. Hellen Jung, e-mail, March 5, 2019.

Making a Case for Another Staff Member), which would probably be a part-time role and an essential addition to the lead team.

Choosing the “Ideal” Candidates to Be Clients

Despite the desire of the Housing Secure Initiative to help clients with no addiction or mental health issues, it did not work out that way. As the team engaged with the potential client base, it seemed increasingly unrealistic that it was possible to readily find clients who did not suffer, at least partly, from these issues. The preliminary interviews found that many of the potential clients struggled in these areas. And then, as they were engaged in the program and moved toward health, the team discovered that trauma issues would emerge. All the clients had deep trauma,²³ and it became apparent that advocates had not been trained sufficiently on how to help others handle trauma. Thankfully, the leadership team had a professionally trained member in this area. She was helpful to advocates and clients.

Almost all families had some form of domestic violence in the past. Some families had horrific stories that came to light as the team moved toward health with them. The program supported the clients well, but there could have been problematic issues with their trauma. There was an instance with one of the advocates that had to be handled quickly. The client’s trauma seemed to trigger the advocate’s trauma, creating an issue where the advocate needed to step out of the relationship. The advocate handled it well, and the advocate coordinator helped her transition well. The lead team was able to support the advocate and help her through her trauma as well. The situation turned out well, but it showed there needed to be greater training and understanding of what advocates were going through as they walked with their clients through

23. Examples of trauma were childhood violence, childhood sexual abuse, violence in the home, PTSD, or sexual abuse.

their trauma. The families in trauma needed healthy people around them to help them deal with that trauma, and this program was able to provide that. The intake coordinator mentioned the following example: “I have met with Halle three times. HSI has enabled her to get out of a negative and toxic living situation, and also the legal advice that [our lawyer] has given her has helped greatly in regards to her ongoing legal battles with her former husband.”²⁴ The program’s emphasis on developing community was advantageous for these families with traumatic experiences. The advocates walked with the families through their trauma. There was no judgment, only an expectation that they would continue talking and building a relationship. The advocates were excellent, and even though they were in a volunteer role, it was a significant role that helped these families grow toward health and security.

The Coaching: Setting Goals and Solving Problems

The coaching was intended to be a catalyst to begin the clients’ change agenda. It was successful for those who chose to take part. In the end, only half of the families successfully completed their coaching experience. It was intense, and so some could not finish it, or they did not attempt it. Jacqueline, Rylie, and Madellyn all engaged in the coaching part of the program. The coaching coordinator did a great job of pairing these clients with coaches, and as they engaged, they benefitted greatly. The coaches normally spent time with executives and other business leaders, so to apply their skills to another demographic of individuals was a great opportunity. Coaching gave each of these clients the ability to identify their goals and then the motivation to pursue them. Judy Schmidt, the coaching coordinator, said about the clients who engaged in the coaching, “Each of the clients gained skill in strategizing that there is more than

24. Engquist.

one way to accomplish something. We stretched their strategy and possibility thinking, and as a result, they began to coach themselves.”²⁵

The coaches needed to take a bit of a different approach than they used with the executives they normally would work with. They had to adjust their approach quickly because it was overwhelming for the clients. The coaches needed some instruction to tone it down, be more directive, and take more time to assist the clients. The coaching coordinator said, “Being flexible was very important. The coach had to assess when coaching would start and the pace of coaching. The process can be quite rigorous. The coach had to be ready for where the client was at.”²⁶ The coaches made quick adjustments, and they made their coaching more focused on the basic practice of goal attainment. They also shifted from purely asking questions to more of a discussion about goals with some assistance to help the clients discover their goals and how they would achieve them in the most effective way possible.

As the clients moved to discover their goals, they were encouraged by the coach and the advocate to achieve them. The team saw exciting changes in the clients and stirring results. The confidence that they gained in themselves was palpable. Jacqueline Billyard said of the experience, “She empowered me despite all my challenges. She pointed out all the values that I had forgotten about. She really helped me with knowing how valuable I was—I kind of forgot that.”²⁷

In the follow-up sessions, the customary tack for an executive coach would be to press about achieving the goals the client had laid out. In this situation, the coaches were wiser to go with a softer touch rather than forcing accountability, which would be expected for a normal

25. Judy Schmidt, interview by Geoffrey Heth, February 2, 2019, Calgary, Alberta, Canada.

26. Schmidt, interview.

27. Billyard, interview.

meeting with an executive coach. This was a valuable shift in encouraging the clients to continue pursuing their goals in a healthy way. Judy, the coaching coordinator, said one of the surprises was “how impactful small steps forward felt to the client. As they took small steps, it led to an increase in confidence. For them to take a step back and really learn about their strengths. This was so transformational for them.”²⁸

In the exit interviews with the coaches, the team learned the coaches were touched deeply by spending time with the women who chose to engage in the process. Judy said, “It reinforced that change is possible for all people and that all humans have similar internal challenges. My hope is that this will help them to take great strides forward.”²⁹ The coaches enjoyed their time with different types of clients. It was very different from what they normally do, and they felt a different sort of satisfaction from helping the families within the Housing Secure Initiative. The coaches were proud of the adjustments they made and the difference that they made in the lives of the women.

The Advocates: The Backbone of the Housing Secure Initiative

One of the most successful aspects of the Housing Secure Initiative was how the advocates engaged with the clients. By God’s grace, the right volunteers were recruited to engage in a long-term relationship with the clients. For five out of six of these clients, these relationships have continued to bear fruit even though the program has finished. One of the goals was to see the development of community and relationships:

Over the course of the past year in working with my client, I am realizing that “advocate” is likely not the term I would use to describe my role. In fact, as I journey alongside of her, I feel that our relationship has evolved into an unlikely but actual

28. Schmidt, interview.

29. Schmidt, interview.

friendship. I say “unlikely” because if not for this program, our lives may not have ever crossed paths but now that we have, I am acutely aware of our commonalities and not just our differences.³⁰

The long-term effect of these ongoing relationships between clients and advocates continues to bear fruit in the lives of our client families. Each of the clients commented about how amazing their advocates were, and each of the advocates remarked about what a reward it was to walk with the clients through the various challenges that each client had to face on the journey to housing security.

The advocates also had significant roles. They were there to walk with the clients and spent significant time with them. They were able to help clients improve their lives and have a substantial role in leading them closer to Jesus. The advocates encouraged the clients to continue to move forward in their quest for housing security and building up their ability to parent and engage in deeper thinking about their lives. Most importantly, the advocates were there to help them to see Jesus in a positive light as they served, and they were to help them see that the body of Christ was a group of people interested in their entire welfare. Ultimately, the hope was that they would lead people closer to Jesus.

As has been mentioned, this journey helped both the advocates and the clients develop lifelong relationships. The advocates gave brilliant support, and they enjoyed being a part of these clients’ lives. They were challenged by what they were asked to do. They were encouraged by the breakthroughs that the clients experienced. They said it was the most challenging thing they have done, but it was the best thing that they have done. One of the advocates said, “As I reflect on my experience with the Housing Secure Initiative, it is clear that by participating as an advocate, I have experienced spiritual conviction and growth. I have experienced humility, been

30. Jung.

convicted of pride, have had to release control but also experienced the freedom of releasing the initiative and my advocate relationship to God.”³¹

The team also learned that having a married couple fill the advocate role to one of the clients was advantageous. First, they could share the load. Moreover, the men could do some of the things around the house to help. It was also good to have male role models for many single moms because they had not seen good male role models before. And to see good men loving their wives was valuable. It was also beneficial to see an excellent example of a healthy marriage relationship because many of these women have come out of broken relationships. These women began to feel safe around these men because the men did not want anything from them or use them in any way.

Each of the advocates that gave feedback spoke about how they received good support, but it was underestimated how much help they would need. The advocate coordinator, Lisa Congo, was the lead team’s most well-trained social service volunteer. She met with the advocates regularly and supported them well with bi-monthly meetings. She also helped them in emergencies. She did an exceptional job. Supporting the advocates, though, took more time than anticipated. In the future, advocates will need more training and support.

The first area in which advocates need more training is trauma counseling. They need to know how to help their clients face and deal with their trauma. Advocates also need training in how to deal with their trauma that will come up as they help meet the trauma of their clients. Second, advocates need to have excellent training in how to have good relationships and not become enablers of clients. There also could have been more significant safety issues with dangerous ex-spouses or others in their lives. Training in safety measures for these types of situations would have been wise. The third area of training would have been grief support.

31. Janzen.

Clients often were walking through times of grief, and it would have been helpful for the advocates to feel more confident in that area. Ultimately, specific training in each of these areas would be wise before entering the advocate relationship. Additionally, annual refreshing training throughout the three-year journey would be valuable additions to the program. It would also be an excellent idea to have a comprehensive training manual that could be used in helping prepare the advocates and giving them material that they could reference later in times of need.

When it came time to end the program, the advocates were broken because they felt it was such a good experience. They were frustrated and angry because they saw the difference it made in the clients' lives. They were questioning why the church would not continue the Housing Secure Initiative.³² They had experienced how powerful it can be to be part of the life of someone and share their hurts and difficulties. The advocates helped their clients courageously walk through difficult circumstances and saw what kind of life change was possible with the help of the church body and all the resources the church can offer.

Overall, the advocates did an excellent job of showing the love of Christ and the loving actions of Christ in these relationships. The clients could see Jesus in action through their advocates in a way many had never experienced before. This is the most potent expression of the gospel because the relationships are exceptional. And this is proof because most of the advocates are still in a relationship with their clients long after the program has ended.

The Case Manager: Making a Case for Another Staff Member

As part of the program evaluation, there was an overwhelming consensus that an additional person is needed to oversee the advocates and the clients. This person would be best classified as a case manager, who could have been able to help all the advocates and give social

32. See the section Courting the Executive Leaders of RockPointe Church.

service cohesion to the Housing Secure Initiative. Lisa Congo, the advocate coordinator for the Housing Secure Initiative, said, “A case manager would have been able to help a family when they went into crisis and would have been able to help step in with the advocate to help and offer additional support. The case worker would be well-equipped to offer trauma resources for both the client and the advocate if needed.”³³

A case manager would also be able to help navigate some of the social service systems to access needed resources. A manager could help understand the government support systems and various non-profit social services.³⁴ The ability to access specialized services is sometimes necessary for the clients’ issues. Even with all the resources that RockPointe Church had at its disposal, some needs could not be met. The case manager would also have a clear idea of how to work within the systems of RockPointe Church and other faith-based organizations and churches to help clients.

The case manager would also ensure everyone was safe in whatever situations they found themselves.³⁵ The case manager could be someone that the advocates or coaches could check in with to ensure that what they were doing was wise and safe. If clients found themselves in a dangerous situation, the case manager could help the advocate protect the client. The case manager could also give good advice for the overall program of the Housing Secure Initiative to make sure the right actions would be taken for the client and the program would not be put in a risky situation. The case manager would also be a good contact point for the landlord coordinator to ensure that everyone was safe when dealing with landlord and client situations.

33. Congo, interview.

34. Congo, interview.

35. Congo, interview.

The case manager would be a great addition to any conflict management situation. This person could be a neutral third party if there was a conflict between a coach and a client, an advocate and a client, or a client and landlord. The case manager could help speak wisdom and work out a beneficial solution. A manager would bring significant expertise and perspective to each situation.

Courting the Executive Leaders of RockPointe Church

The overall support of the congregation at RockPointe Church was excellent. The church body gave money and time, and they verbally supported the ministry of the Housing Secure Initiative. There was so much encouragement from the body of Christ that it was strange that the board did not seem to support the program to the same extent. The support of the executive leaders (lead pastor, executive pastor, and board of elders) was essential for the flourishing of the program and its future. The lead pastor and the executive pastor seemed reticent to do this, which was not easily understandable by the HSI leadership team. During the process of applying for full funding from RPC there were at least a couple of issues that caused the board to resist fully funding HSI. Lisa Congo was our Advocate Coordinator and she felt that the board seemed to balk because they wanted to be the gatekeepers of the program and keep it under its control.³⁶ Rachelle Bey was also part of the team who made the application, and she felt the board also thought the risks outweighed their appetite to engage with our clients in the future.³⁷ The solution that the HSI lead team proposed to protect the church from any additional risk would have been to add a part-time case manager. But it seemed that the expense of hiring someone made the

36. Congo, interview.

37. Rachelle Bey, interview by Geoffrey Heth, October 21, 2022, Calgary, Alberta, Canada.

executive team unwilling to do so. The senior pastor and the board needed to champion this project and bring some publicity to it so that it could gain momentum, but this did not happen.

Without proper staffing and funding, there was a risk that those in executive leadership at RockPointe did not seem to understand fully. Lisa Congo was concerned about this risk: “The clients who were going through trauma, or the advocates who were walking with them, would be put in a dangerous situation because they were under-resourced. As a result of this lack of resources, there would be a crisis that would cause greater harm.”³⁸ This did not seem to be understood fully at the executive level. As a result, instead of the project continuing in its current state, it seemed better to wrap up the Housing Secure Initiative. In the end, much good was done, and it was disappointing to have to bring the program to a close. But the leadership team felt it was the most prudent move. It was disappointing to have the program end because of this internal difficulty rather than something external to the church leadership.

Evangelism with the Housing Secure Initiative

Leading people closer to Jesus in the culture of the city of Calgary is never a short or easy journey. The Housing Secure Initiative did not anticipate it would be with the families served. The program was set up so that people could experience health and wholeness in all areas of their lives, and that included the spiritual area of their lives. It was a primary goal to lead them closer to Jesus. The desire in the short term was to help the clients experience what it means to know Jesus and to serve him. The program was set up to introduce the clients to people who would love and serve well. The goal was to help the clients see the difference the gospel can make and, through this display of love and community, draw people closer to Jesus. It would have been great to see people cross the line of faith, but realistically, building a relationship and

38. Congo, interview.

leading people to Jesus is a long-term process. This happened through the community of believers in multiple ways, but Dean Leischner, who leads the RockPointe rapid response team, told this story:

I (along with others) helped Rylie move into her new home a while back. The move went very well, but I left her new home with the Holy Spirit telling me that their beds needed replacing. After a couple of days (not being able to shake the feeling), I went to Ikea and dropped a thousand dollars on three new beds. If it really came down to it, I could have paid for them, but I felt God asking me to get help from others. After reaching out, seven families participated to share the costs. When we delivered the beds, Rylie was shocked. Her one kid kept saying, “This is my bed?” The best part about the whole thing was that we had a chance to pray for her once completed. She had her eyes closed (I guess I was peeking), and I believe she felt the presence of the Holy Spirit during that time. It also stretched me beyond my comfort as I bumbled my way through the prayer (not having a lot of experience praying for total strangers). Everybody involved, from funding to physically being there, was blessed.³⁹

The value of community was always emphasized in the program. The most advantageous way to introduce people to the gospel is through people who already know the life-transforming power of Jesus Christ. From the beginning, it was easy to see that the advocates would be best positioned to help the clients grow in their understanding of the gospel. They would be the most trusted and have the opportunity to show the clients what a difference Jesus could make in their lives. One of the advocates put it this way: “We need an outlet, through initiatives like HSI, to look outwards and use that personal spiritual growth to touch the lives of others in the name of Christ. We need to give those in the church many opportunities to build relationships with those outside the church.”⁴⁰ HSI did this very well, but it was also clear that more could have been done to help train our advocates to share the gospel more effectively with their clients and their families.

39. Dean Leischner, e-mail, March 1, 2019.

40. Janzen.

Connecting to a Worshipping Community

RockPointe Church is a multi-site church, and even though there are multiple campuses, the clients were located in one geographical area close to one of RockPointe's sites, called RockPointe Church at Bowridge. The families that chose to attend RockPointe's worship services would come to that site because of its location and the fact that some people they knew from the local Boys and Girls Club would also go there. Their favorite of the two services seemed to be the Saturday night service (as opposed to the 10:00 a.m. Sunday service). It may have had something to do with the fact that doughnuts were served there regularly.

It was fascinating to see these families' effect on the Bowridge site. When the clients and their families began attending Bowridge, others of the same socioeconomic background began to feel more comfortable coming to the site. The clients were inviting others from their social circles. They felt free to invite their friends, and those friends felt more comfortable coming.

When one of the clients from the Housing Secure Initiative was baptized, she invited many of her friends and her family members to come. It was an exciting time and a positive experience for all who chose to attend. Other families chose to come because of their connection with the clients in the HSI and how they had seen their lives change for the better. More people were coming to the church from the community, and they were building community with the people at that site. The Bowridge site adopted these families as their own, which was an exceptional part of the Housing Secure Initiative.

Graduation: Making Sure to Bless Families into the Future

If the Housing Secure Initiative continues, there would be a great benefit in thinking through what graduation might look like. During the busyness of helping families prepare for life

without a subsidy, there was insufficient time to think about this as clearly and carefully as it deserves. As the families come to the point where they no longer have the subsidy, the HSI should be clear about what the transition should look like. If further assistance is needed, it should be clear if the program, the church, or some other agency will be helping. It would be wise to give the clients information about access to further help as they grow in their ability to provide for themselves.

The formal relationship between the HSI and the client should close with a full debrief with the clients and the advocates and ensure they come in for landing well. It would be advantageous to create the expectation and allowance for the relationship between the advocate and the client to continue if both want to continue the relationship. If either participant no longer desires this, then a way for either to graciously opt out would be provided as well. This would be a rewarding but tiring experience for both.

The graduation process should also bless families by recognizing their achievements and honor their significant movement toward their goals. This would have been an excellent opportunity to have the clients feel good about themselves and the massive steps they have taken to become housing secure. There are many ways this could be achieved, and it would be good to honor them with a gift in a public ceremony recognizing their achievements. This would also help continue the connection with the church even after the advantage of the monetary subsidy has been removed. This would likely deepen the relationship with the church body by showing the clients support and love by cheering their success.

Does This Program Transfer?

A legitimate question is asked about a program like the Housing Secure Initiative. Does this program transfer to different contexts suffering the same issues of housing security? The simple answer is that this solution does transfer to a variety of contexts. The foundation of the HSI is that it is relational, so any church (or group of churches) that is willing to engage relationally with people who are housing insecure could operate a program like this. The program is also flexible with the type of housing that could be offered. There is not a certain type of housing that needs to be available for this program to work, but there is a need for some options to be available for the Housing First principles to be in play. The church (or churches) also needs to be able to sustain the program for the full period of thirty-six months. The length of the program is critical to build proper relationships with the clients and to see lasting change and transformation. It is important that those leading this program are in it for the long haul. The HSI would probably experience even more fruit if the team that operated it stayed for longer than the thirty-six-month term and continued to provide the catalyst of community and relationship for other clients to enter.

The key that has to be in place for the duration is strong point leadership from the Housing Secure Initiative team. This was the key to success of the program, and the other successes followed from the strong leadership of the team. Strong volunteers were recruited, because of the great support of the leaders of each division. The money continued to come in because donors saw strong results and were willing to get behind something that was succeeding. The clients felt cared for, because they knew that the people who volunteered had the support of a loving community behind them. The point leadership team is integral to the success of this in any context. If there was not a strong leadership team this should not be attempted.

It would also be imperative to understand that the Housing Secure Initiative cannot be looked upon like another program within the church, such as a young adult program or an intercultural ministry. The investment of time, people, and monetary resources would be a different category of sacrifice. It would be better compared with starting a non-profit. Although this should be easier and more supported within a church structure, it would seem more costly if compared with other ministries within the church. It would appear this way because it does demand more money, more time, and more of volunteers and leaders. But if a church (or churches) is willing to invest in this endeavor it is transferrable to many different contexts.

Conclusion

The Housing Secure Initiative was an exceptional experiment in helping people move from housing insecurity to housing security. The program was leadership intensive, but it was gratifying as well. The results for those who engaged with the program at all levels were deeply rewarding and deeply transformational. The six families that were part of the Housing Secure Initiative each saw their housing stability grow immensely. They also saw their financial security improve significantly, and the depth of their employment viability grew and helped them all secure better jobs. Their families were joined together in greater cohesion with one another. There were flickers of spiritual growth in all the families, and one of the families saw exceptional spiritual growth. It was successful in all the areas the program aimed to change. The advocates saw the clients they worked with grow and change. The coaches saw much value in what they did to help the client families engage deeper in goal setting and teaching them to value themselves. Overall, the lead team was pleased with all they could do to help these families. Kim Hammond was a volunteer for HSI, and she said,

Volunteering for the HSI event was very humbling. It opened my eyes to the help that is needed in our community. How much work and dedication it requires to be able to help these families. Not only in finding them safe and affordable housing but supporting them in a holistic approach to social, personal and financial affairs. I can't imagine the look on their faces when they got the great news about them being chosen to be in HSI's program and making such a huge difference in someone's life.⁴¹

Housing Secure Initiative was a valuable use of time and resources, and the team's prayer is that God uses this experiment to further help RockPointe Church and other churches grow in meeting the needs of people who are housing insecure.

41. Kim Hammond, e-mail, February 19, 2019.

APPENDIX A

ROCKPOINTE CHURCH HOUSING SECURE INITIATIVE

CLIENT APPLICATION FORM

Welcome to the RockPointe Church Housing Secure Initiative. Thank you for filling out the Application Form. If accepted to the Program, it is our goal to place you in a secure housing situation for up to 36 months, and to match you with an advocate and a professional coach who will work with you to achieve your goals. We would love to support you in other ways and hope to be able to introduce you to people who can help in many areas of life.

This is a program of RockPointe church. We believe that Jesus offers hope and healing in every situation and that the best possible life includes knowing the love of Jesus and being supported by a caring community. If you are accepted to the Program, you are under no obligation to attend RockPointe Church, or ascribe to any beliefs, or hold any particular moral code. The RockPointe Housing Secure Initiative is based on relationship. We feel that housing is only a start and sincerely desire to support you as you move toward your goals. We want to befriend you, and provide you with a community of assistance. As part of that community of supports we will provide you with contacts from RockPointe Church who can help you meet your goals.

As part of the Program we will assign a professional life coach to work with you over a 6 month period to help you set goals and work toward those. Are you willing to participate in a coaching program? (meet with your coach bi-weekly and make the most of the learning) Yes No

We will also find a support person (advocate) for you. This person will act as your primary contact within the Program and will support you, help you, and introduce you to others who can help, as needed, while you set goals, identify barriers and move toward those goals. We envision this person being a friend who will listen to you, walk with you, and offer support. We want you and your advocate to develop a strong relationship and therefore ask that you meet together four times per month. Are you willing to have an advocate work with you in this Program? Yes No

If you are not prepared to accept these expectations, please feel free to complete the Application but we will not process at this time. Rather, we will contact you again in 6 months to re-assess your application and whether you are prepared to accept these conditions. If at that time, you are still not prepared to accept these expectations, we will no longer pursue your Application Form.

While there is no obligation to attend RockPointe Church, or to ascribe to any beliefs, we do expect you to:

- Pay the required portion of your rent on time or communicate with your landlord to set up alternate payment arrangements (rental subsidy will decrease by 10% after the first year and 10% each 6 months after that);
- Understand that this is a pilot program and changes to the program may occur within your 3 year term. As a client you may apply for an extension to the 3 year term which will be considered on a case by case basis;

- Participate in the coaching program for a 6 month period during the first year of your participation in the program;
- Meet with your advocate four times monthly;
- Communicate with a coach for the first 6 months and with your advocate throughout the program;
- Set and move toward the goals set with your coach (at your own pace, though we need to see willingness to take steps). Communicate your progress to the program via the reporting format;
- Understand that the program is run by a faith organization. Your interaction with all faith related matters is entirely your choice and will never affect the help we provide; and
- Access other resources and support people as needed to help meet your stated goals.

Are you prepared to accept these expectations? Yes No.

Client Signature _____

Application to the RockPointe Church Housing Secure Initiative

Name _____

Current Address _____

Telephone (h): _____

(c): _____

Email: _____

Preferred method of contact: ☐Home ☐Cell ☐Email

Please list all members of the family who would live with you:	
Name:	Relationship:
1.	
2.	
3.	
4.	
5.	

Current Housing

Landlord Name _____

Address _____

Telephone _____

Length of time you have lived at this address_____

Current rent _____

Reference (Non-family, not your landlord)

Name _____

Telephone (h): _____

(c): _____

Email: _____

Please explain briefly why you want to be part of the RockPointe Housing Secure Initiative:

APPENDIX B

ROCKPOINTE CHURCH HOUSING SECURE INITIATIVE

REFERRAL AGENT SCREENING QUESTIONNAIRE

1. Please tell us about the tenant and family.
2. What do you know of their need for housing?
3. Why do you think they would be a good fit for our program?
4. Do you have any concerns in recommending this tenant or is there anything you think we need to know?
5. How do you feel this tenant will respond to being in relationship with a coach?
6. How will this tenant relate to a broader community designed to support them?
7. Are you aware of any severe mental illness, disability, active addiction with this tenant?
8. Is this tenant abusive or dangerous? What is the degree of need?

APPENDIX C

ROCKPOINTE CHURCH HOUSING SECURE INITIATIVE

CLIENT INTERVIEW TEMPLATE

The purpose of this interview is to determine if we have the resources and capabilities to assist you within our Program. The following questions will help us to determine whether and how we can best assist you. We recognize that the following questions are personal in nature and may seem invasive. It is not our intention to embarrass you in any way, we simply want to ensure you fit within the scope of the Program and our capacity to help. We will be recording your answer so that we can best determine these issues, but your responses will be kept in a secure location, and only available to volunteers on the Housing Secure Initiative. Even within the committee we will respect your privacy by only providing a summary of your interview to non-screening committee personnel.

It is important to us that you answer as honestly as you can. There are no “right” answers; we want to get an accurate picture of your story. We also want to match you with an appropriate landlord when a space becomes available.

Interview Questions:

1. Tell us about yourself.
2. Why do you want to be part of the program? What about this program appeals to you?
3. What is your current housing situation? What is the problem with it?
4. How much are you currently spending on rent? How much are you currently spending on utilities?
5. Are you married/common-law or single?
6. Do you have kids?
 - a. How many? What ages? Do they live with you?
 - b. Are they attending school? Where? What grade?
7. What are your short-term goals for housing? (1 yr) Long-term housing goals? (5 yrs)
8. What are your short-term employment goals? Long-term?
9. What is your dream for your life? Construct your ideal picture. Think about housing, family, friends, work, spirituality, community life.

10. Do you have goals within your primary relationships (children/partner)?
 - a. What do you hope for your children? What are your dreams for them?
11. Are you employed? In what capacity?
12. What are your goals for your employment?
13. How do you see yourself developing spiritually?
14. Do you have any physical health problems?
 - a. If yes, what do you experience and are you being treated?
15. Do you have any mental health problems?
 - a. If yes, what do you experience and are you being treated?
16. Do you smoke? Are you willing to abstain from smoking in the rental unit?
17. Do you use any recreational drugs?
18. Are you currently addicted to any substance?
19. Do you have references from previous landlords?
20. Have you ever had late or non-payment issues for rent? If so how was it resolved?
21. Have you ever been evicted? If so, what happened?
22. Do you have pets? If so are you willing to find alternate homes if the rental space doesn't allow pets?
23. How do you usually handle conflict? Ex/I like to talk things out face to face, I would like a third person to help resolve things, I prefer to write a letter, I need time to process first and then try to resolve.
24. How much are you able to pay ideally for the rental space?
25. Do you need furnishings? If a place is furnished, are you willing to store your belongings?
26. When do you need to be in the new rental space?
27. Should an ideal match not be available immediately, how long are you willing/able to wait for a good match?
28. How do you envision your relationship with the landlord? Friends? Strictly landlord/renter? What would the ideal landlord be in your mind?

Next Steps:

We will contact you within one week to let you know if we will be able to accept you into the Program. Please know that if we do not accept you to the Program it is not a reflection on you or on our desire to help but merely due to a lack of capacity on our part.

Once accepted to the Program, you will be assigned a support person from the interview team who will meet with you to keep you informed of the progress of your placement. Your support person will also meet with you to discuss how your relationship will look and to begin the process of setting goals.

If we can place you within the Program, we will also recommend that you participate in a further process to identify any additional supports or programs you are eligible for. This process may take place at an outside agency. Your support person will explain this to you further.

APPENDIX D

ROCKPOINTE CHURCH HOUSING SECURE INITIATIVE

LANDLORD MEMORANDUM OF UNDERSTANDING

An agreement between landlords and RockPointe Church Housing Secure Initiative to help people gain housing security.

PARTNERS in MOU:

- Landlord – one who owns a rental property and is willing to house one who is currently housing insecure to move toward housing security.
- Rock Pointe Church Housing Secure Initiative – a ministry of RockPointe Church that desires to help families reach security and wholeness in all areas of their lives.

Project Details

RockPointe Church is passionately committed to helping the less fortunate in our city move forward to health and wholeness in all areas of their lives. In Calgary there is a housing crisis for people who don't earn enough to make ends meet every month. We are trying to be part of the solution by helping 10 housing insecure families move to housing security. We want to aid these people in finding the foundation that can guide them to wholeness for themselves and their families. Partnering with landlords that catch the heart of this vision is a vital part of this process. We need landlords who are willing to help in the process of seeing families grow toward housing security. With this in mind RockPointe desires to help landlords achieve this goal by investing in them as they promise to invest in the chosen tenants:

RockPointe Housing Initiative Commits to Help Landlords by:

1. **Providing rental subsidies** – working together with the tenant RockPointe Church will make sure that the rent is paid in full on a timely basis. We will provide subsidies that will be reduced as the tenant improves their ability to pay their rent. The landlord will always be paid.
2. **Provide personal support to the landlord** – we will encourage communication between tenant and landlord to resolve issues related to their property, but we also want to be a good support to the landlord who chooses to be part of the program. Therefore, we will provide a contact person for any help needed by the landlord.
3. **Purposeful destruction of Property restoration fund** – If a tenant in our program purposefully destroys the property of the landlord we will work at restoring the property back to its original state and provide funding to help in that endeavor. (up to \$10,000?)

4. **Tenant will be vetted and supported by RPC Community** – We have a stringent process for vetting participants. In addition to this, we will be providing excellent relational support and training the tenant will receive to grow as a family towards wholeness. The community of RPC will gather around these families, and support their growth.

Landlords will commit to:

1. **Communicate well with the tenant and with** – make a concerted effort to communicate well with the tenant about expectations. Make an effort to build a trust relationship with the tenant through excellent communication. If issues come up that cannot be resolved between landlord and tenant we would expect to be engaged in the process of resolution.
2. **An attitude of grace and mercy** – understand that the tenants are on a journey towards wholeness and have patience in all areas. Have a Christ-like attitude of patience toward the tenant will essential to all parts of this relationship. As the landlord can be an example of Christ to the tenant this will go a long way to helping them toward wholeness.
3. **Excellent response to needs** – We would desire a landlord seek to resolve issues as quickly as possible as it pertains to them. There will undoubtedly be opportunities to go above the normal standard for landlords and maybe an opportunity to show Christ's love in their response.
4. **Favorable rental rates** – as the Housing Initiative offers excellent supports to both the landlord and tenant. And as we desire to help 10 families with our resources, preferred rental rates will be expected and appreciated.

POINT PERSON RESPONSIBILITIES

The Landlord Coordinator will give oversight to this MOU, and make sure both sides continue in their agreement.

The agreement will be reviewed on an annual basis.

EFFECTIVE DATE AND SIGNATURE

We, the undersigned have read and agree with this MOU:

Landlord	_____
Signature:	_____
Date:	_____
Housing Initiative Chairperson	_____

Signature:

Date:

APPENDIX E

ROCKPOINTE CHURCH HOUSING SECURE INITIATIVE

CLIENT-ADVOCATE EXPECTATIONS POLICY

What would graduation (success) from the program look like?

- financial stability for the client i.e. ability to pay rent, have a job;
- client has a community around them;
- client knows how to access supports/resources (self-sufficiency), client is not dependent on someone being their conduit into these supports;
- client has developed the thinking, attitude and behaviors required to achieve their goals, and live a meaningful life;
- client has a higher regard for the church than when they started.

What would failure look like?

- client not making it through the 3 year term
- client having to move out of their place because they can't afford it at the end of the term
- client in the same spot or worse financially
- client has not built healthy community or good relationships
- client has a worse regard for the church than when they started

Expectations of Clients (what we will tell them at the start of the program)

- this program is designed with a 3 year term. If you are a few years into the program and you express the desire to readjust this time frame to achieve a particular objective, we will consider those requests, subject to your participation in the program and your work towards achieving the goals that you created;
- with respect to objectives of attaining educational achievements, we will require your confirmation in the first year of the Program;
- what we envision success/graduation looks like (see above);
- client and advocate will work to develop an authentic relationship. The client will have authentic and honest communication to continue to help build the relationship;
- client will commit to engaging in 6 months of personal coaching that will help them learn how to developing the thinking and behaviours required to live a meaningful life;
- client will be required to maintain a good relationship with their landlord and pay rent on time
- client needs to understand that this is a pilot program and therefore they will need to be flexible and understand that things may still change as we gain further learning;
- client needs to demonstrate a willingness to move forward on overcoming personal obstacles.

- after the first year (12 months) your rent subsidy will decrease by 10%, and then every 6 months after that your rent subsidy will decrease by 10%;
- client will communicate their growth, learning and goal status to the committee as agreed upon;
- client will strive to meet with their advocate 4 times per month;
- the advocate will guide client through this process and they will be the one who will support the client in advancing their goals and ensuring the integrity of the program;
- We also would like you to understand that we do all this within a context of faith. We don't want you to be surprised by this. We feel this is an important part of your overall health – in fact, we believe it is central to become completely whole. Our coaches and advocates will approach what they do from this perspective. But we also want you to know that our support is not dependent upon you engaging with this. Your freedom of choice will always be respected in this arena – it is our desire to support and serve you.

APPENDIX F

ROCKPOINTE CHURCH HOUSING SECURE INITIATIVE

CLIENT-COACH MEMORANDUM OF UNDERSTANDING

This agreement, between _____ (the Coach), and _____ (the Client) will begin on _____ and will continue for a minimum 6 month period.

In this Memorandum of Understanding, the terms “I”, “me”, “my”, and “you”, and refer to the Client. As a Housing Secure Initiative client, I understand and agree that I am fully responsible for my well-being during the Program including my choices and decisions.

The Coach does not function as licensed mental health professionals, and coaching is not intended as a replacement for counseling, psychiatric interventions, treatment for mental illness or substance abuse, recovery from past abuse, professional medical advice, financial assistance, legal counsel, or other professional services. I acknowledge that professional referrals will be given if needed and understand that information will be held as confidential except as required by law or if the coach reasonably believes there is an imminent and significant likelihood of personal injury to me or to another person.

While the Coach will provide you with guidance and direction, the Coach’s role is advisory and not of actually doing the activity itself. You are accountable for outcomes, and for journaling, archiving documents and notes from sessions and producing desired results during this engagement.

You and the Coach agree to ensure complete confidentiality and privacy of all items discussed and shared during sessions with the exception of financial goals related to the tenant subsidy and the progress of these goals. Any disclosure of confidential items will only be authorized based on the sole discretion of you as the Client or by your Coach in accordance with the terms of this Memorandum of Understanding.

Throughout the program, the Coach will engage in direct and personal conversations with you. You can expect the coach to be honest and straightforward in asking questions and making requests. If you or the coach believes the coaching program is not working as desired, that belief may be communicated at any time and together they will re-design their alliance to return the power to the relationship.

I agree to allow the coach and advocate to keep a confidential record of my name, phone number and email or mailing address to meet the requirements for ongoing professional coach credentialing by the International Coach Federation (www.coachfederation.org) and the Housing Secure Initiative.

Agreed to by me and the Coach.

Client Signature: _____ Date: _____

Coach Signature: _____ Date: _____

APPENDIX G

ROCKPOINTE CHURCH HOUSING SECURE INITIATIVE

PROGRAM LOGIC MODEL

PROGRAM LOGIC MODEL		
SHORT-TERM (<1 YR) OUTCOMES	MIDTERM (1-3 YRS) OUTCOMES	LONG-TERM (>3 YRS) OUTCOMES ¹
<p>Outcome #1: Creating Goals for Personal Wholeness</p> <p><i>Indicators of Success:</i> Clients are setting goals and beginning to achieve the goals.</p> <p><i>Measurement Tools:</i> Interviews with coach and clients</p> <p><i>Benchmark:</i> Percent of clients who have set and are beginning to achieve the goals.</p> <p>Outcome #2: Financial Stabilization</p> <p><i>Indicators of Success:</i> Clients are experiencing an increasing number of financial stabilization factors</p> <p><i>Measurement Tools:</i> Survey of clients' financial affairs based on best practices guidelines</p>	<p>Outcome #1: Achieving Goals for Personal Wholeness</p> <p><i>Indicators of Success:</i> Clients are achieving goals established with coach</p> <p><i>Measurement Tools:</i> Interviews with coach and clients</p> <p><i>Benchmark:</i> Percent of clients that are meeting goals established with coach</p> <p>Outcome #2: Financial Resiliency</p> <p><i>Indicators of Success:</i> Decreased frequency of rental payment defaults and overdue monthly expenses. Developing financial resiliency and reserves.</p> <p><i>Measurement Tools:</i> Reviewing monthly client budgeting and expenses</p> <p><i>Benchmark:</i> Percent of clients who are experiencing more</p>	<p>Outcome #1: Sustained Personal Wholeness</p> <p><i>Indicators of Success:</i> Clients have achieved all personal goals and are living healthy, fulfilling lives</p> <p>Outcome #2: Rental Stability</p> <p><i>Indicators of Success:</i> Clients are paying market rate rental on a consistent basis.</p>

1. Long-term outcomes are outside of the term of the program and may not be subject to measurement in the same manner. However, for individual who maintain a relationship with RockPointe Church, the Housing Secure Initiative recommends developing post-program measurement tools.

<p><i>Benchmark:</i> Percent of clients who are experiencing increased financial stabilization</p> <p>Outcome #3: Oriented to Christ</p> <p><i>Indicators of Success:</i> Clients are more oriented to Christ</p> <p><i>Measurement Tools:</i> Interviews with advocates. Involvement in RPC programs</p> <p><i>Benchmark:</i> Percent of clients who are more oriented to Christ</p>	<p>stability in making rental and monthly expense payments.</p> <p>Outcome #3: Receptive to Christ</p> <p><i>Indicators of Success:</i> Clients are more receptive to Christ</p> <p><i>Measurement Tools:</i> Interviews with advocates. Involvement in RPC programs</p> <p><i>Benchmark:</i> Percent of clients who are more receptive to Christ</p>	<p>Outcome #3: Relationship with Christ</p> <p><i>Indicators of Success:</i> Clients have received Christ</p>
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APPENDIX H

ROCKPOINTE CHURCH HOUSING SECURE INITIATIVE

HSI TEAM ROLES AND RESPONSIBILITIES

Chair, RPC Pastor of Community Engagement, Geoff Heth, provides spiritual leadership for the team, coordinates team meetings, assigns team tasks, identifies and manages risks, identifies opportunities to engage the RockPointe congregation in the Program, and reports to the *Executive Pastor* and, as needed, the Board of Elders.

Vice Chair, David de Groot, assists the Chair, provides administrative leadership, coordinates team meetings, assigns team tasks, identifies and manages risks, and assists with reporting to the *Executive Pastor* and, as needed, the Board of Elders.

Treasurer/Fund Development, Rob Daumler, develops Program budgets for approval by RockPointe Church, tracks and reviews Program spending within the Program's budgetary framework (as approved by RPC), and develops relationships with financial donors.

Secretary, Rachelle Bey, coordinates team meetings, assigns team tasks, maintains a record of the team's meetings, and reviews outstanding action items.

Advocate Coordinator, Lisa Congo, identifies and interviews potential clients, assigns advocates to clients, oversees the development and training of advocates to ensure the clients are moving toward financial, relational and spiritual wholeness during the term of the Program, and liaises between advocates and the team.

Client Selection Coordinator, Pam Engquist, oversees the Tenant Selection Sub-Committee, identifies and interviews low-income families, liaises between clients and the team, and advocates for client needs.

Community Support Coordinator, Alanna Thompson, obtains financial and community support for client families, identifies opportunities to engage the RockPointe congregation in the Program, connects RockPointe volunteers with appropriate client families, communicates and co-ordinates with external organizations.

Landlord Coordinator, Jim Postlethwaite, identifies and interviews individuals to volunteer spaces as landlords; identifies appropriate housing opportunities; liaises between landlords and the team; advocates for landlord needs.

Coaching Coordinator, Judy Schmidt, identifies and interviews potential Program clients, assigns coaches to clients, oversees the development of coaching objectives to ensure financial, relational and spiritual wholeness during the term of the Program, and liaises between coaches and the team.

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